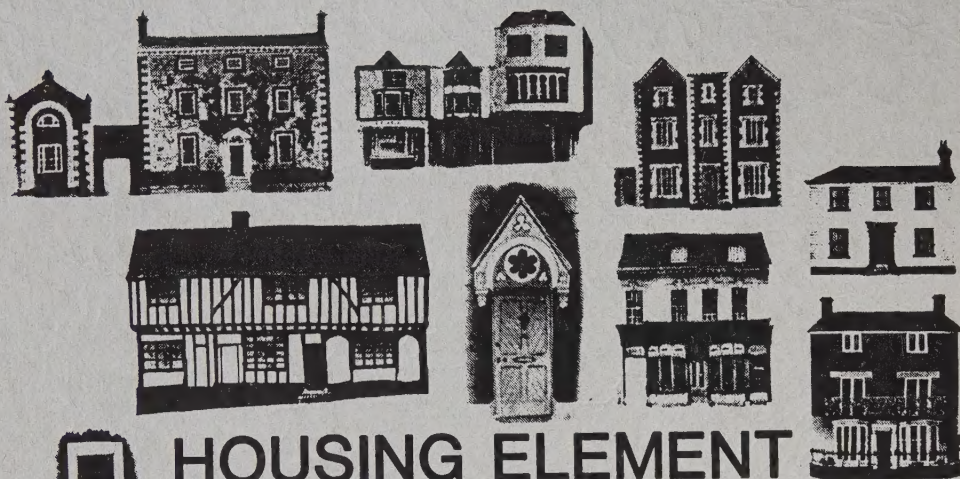


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# HOUSING ELEMENT OF THE GENERAL PLAN

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CITY OF STOCKTON  
MAY 1984





Resolution No. 40651

# STOCKTON CITY COUNCIL

---

WHEREAS, the City of Stockton has heretofore formulated and adopted a General Plan for the physical development of the City, which General Plan contains each of the elements required by law to be a part of it; and

WHEREAS, State law requires that the City of Stockton shall have in place by July 1, 1984, a revised Housing Element containing all of those provisions set forth in Government Code Section 65580, et seq.; now therefore

BE IT RESOLVED BY THE COUNCIL OF THE CITY OF STOCKTON, AS FOLLOWS:

That the Housing Element of the General Plan of the City of Stockton, adopted by Council Resolution 38,602 on September 28, 1981 be amended as follows:

1. Said Housing Element establishes City policy to help resolve the issue of housing affordability;
2. Said Housing Element as revised is in conformity with State law; and
3. The initial study on the housing element indicates that any adverse impacts that will result from its policies can be successfully mitigated.

PASSED, APPROVED and ADOPTED this 14 day of MAY, 1984.

/S/ RANDY RONK

RANDALL "RANDY" RONK, Mayor  
City of Stockton

ATTEST:

/S/ FRANCES HONG

FRANCES HONG, City Clerk  
City of Stockton

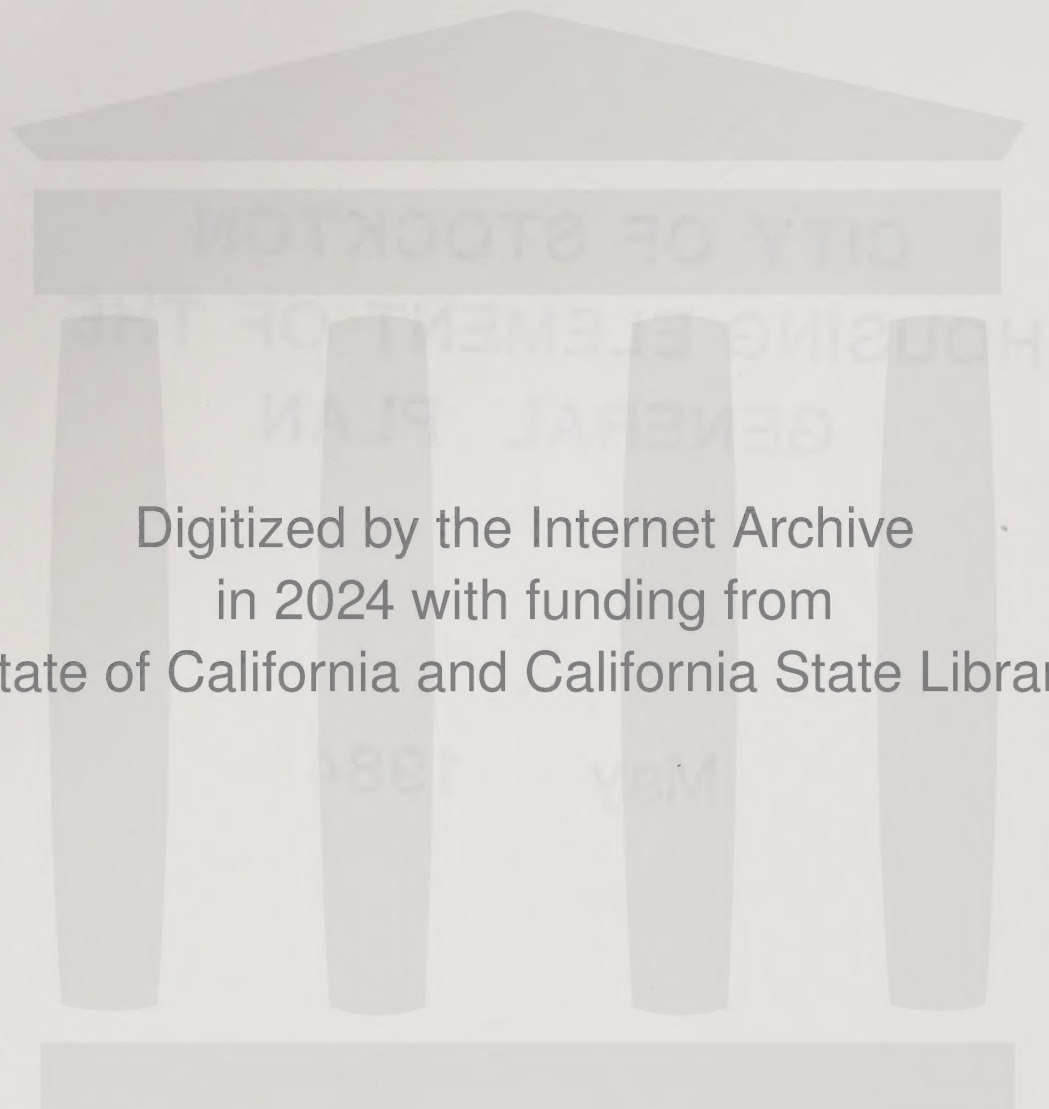






CITY OF STOCKTON  
HOUSING ELEMENT OF THE  
GENERAL PLAN

May 1984



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CITY OF STOCKTON  
HOUSING ELEMENT OF THE GENERAL PLAN

INTRODUCTION

---

|   |   |
|---|---|
| STATEMENT OF PURPOSE . . . . .                          | 1 |
| PROCESS OF DEVELOPMENT OF THE HOUSING ELEMENT . . . . . | 1 |
| RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS . . . . .   | 2 |

SECTION I - POPULATION AND HOUSING DATA

---

|   |    |
|---|----|
| POPULATION CHARACTERISTICS AND PROJECTIONS . . . . .            | 4  |
| Population . . . . .  | 4  |
| Population Projections . . . . .                                | 4  |
| Population Characteristics . . . . .                            | 7  |
| Racial Composition . . . . .                                    | 7  |
| Age Characteristics . . . . .                                   | 9  |
| HOUSING CHARACTERISTICS . . . . .                               | 15 |
| Number of Housing Units . . . . .                               | 15 |
| Housing Unit Projections . . . . .                              | 19 |
| Housing Types . . . . .   | 19 |
| Housing Tenure . . . . .  | 21 |
| Vacancy Rates . . . . .   | 25 |
| Condition of Housing . . . . .                                  | 25 |
| Housing Purchase and Rental Costs . . . . .                     | 30 |
| HOUSEHOLD CHARACTERISTICS . . . . .                             | 35 |
| Group Quarters . . . . .  | 35 |
| Households . . . . .  | 35 |
| Household Size. . . . .   | 36 |
| Marital Status. . . . .   | 36 |
| Age of Head of Household and Household<br>Composition . . . . . | 36 |
| Income . . . . .  | 39 |
| Median Incomes . . . . .  | 39 |
| Poor, Low, and Moderate-Income Families . . . . .               | 39 |

|  |     |
|--|-----|
| Overcrowding . . . . .                               | .44 |
| Mobility . . . . .                                   | .44 |
| EMPLOYMENT AND HOUSING . . . . .                     | .52 |
| EXISTING CITY OF STOCKTON HOUSING PROGRAMS . . . . . | .53 |
| City of Stockton Programs . . . . .                  | .53 |
| Federal and State Programs . . . . .                 | .56 |

## SECTION II - HOUSING CONSTRAINTS

---

|  |     |
|--|-----|
| MARKET CONSTRAINTS . . . . .                             | .62 |
| Construction Value . . . . .                             | .62 |
| Cost of Materials . . . . .                              | .62 |
| Cost of Labor . . . . .                                  | .64 |
| Land Costs . . . . .                                     | .64 |
| Financing Costs . . . . .                                | .65 |
| Total Development Costs . . . . .                        | .66 |
| Single-Family Development Costs . . . . .                | .66 |
| Multi-Family Development Costs . . . . .                 | .67 |
| GOVERNMENTAL CONSTRAINTS . . . . .                       | .67 |
| Land Use Controls . . . . .                              | .67 |
| Restrictions on Factory-Built and Mobile Homes . . . . . | .72 |
| Rent Control . . . . .                                   | .73 |
| Condominium Conversions . . . . .                        | .74 |
| Building Codes and Mandated Requirements . . . . .       | .75 |
| Existing and Proposed Mandated Requirements . . . . .    | .76 |
| Required Site Improvements . . . . .                     | .76 |
| Governmental Review, Permits, and Fees . . . . .         | .78 |
| Environmental Review. . . . .                            | .78 |
| Permits and Fees. . . . .                                | .80 |
| Public School Impact Fee. . . . .                        | .80 |
| Property Taxes . . . . .                                 | .80 |
| Adequate Sites . . . . .                                 | .80 |
| Vacant Land in Rehabilitation Project Areas . . . . .    | .84 |

## SECTION III - HOUSING PROBLEMS AND NEEDS

---

|   |      |
|---|------|
| AFFORDABILITY . . . . .                 | .101 |
| FAIR SHARE HOUSING ALLOCATION . . . . . | .103 |
| SUITABILITY - HABITABILITY . . . . .    | .104 |
| OVERCROWDING . . . . .                  | .104 |
| SPECIAL NEEDS . . . . .                 | .104 |



|  |      |
|--|------|
| Elderly Housing . . . . .                              | .105 |
| Handicapped . . . . .                                  | .105 |
| Minority Households . . . . .                          | .105 |
| Large Families . . . . .                               | .105 |
| Farmworkers . . . . .                                  | .105 |
| HOUSEHOLDS NEEDING ASSISTANCE-1980. . . . .            | .106 |
| 1983 ESTIMATED HOUSEHOLDS NEEDING ASSISTANCE . . . . . | .107 |
| PROJECTED HOUSING NEEDS . . . . .                      | .108 |

#### SECTION IV - ENERGY CONSERVATION OPPORTUNITIES

#### SECTION V - HOUSING GOALS AND POLICIES

|  |      |
|--|------|
| ADEQUATE SITES . . . . .                       | .111 |
| AFFORDABILITY . . . . .                        | .112 |
| GOVERNMENTAL CONSTRAINTS . . . . .             | .113 |
| PRESERVING HOUSING AND NEIGHBORHOODS . . . . . | .113 |
| HOUSING ACCESSIBILITY . . . . .                | .114 |

#### SECTION VI - HOUSING OBJECTIVES

|  |      |
|--|------|
| ADEQUATE SITES . . . . .                       | .116 |
| AFFORDABILITY . . . . .                        | .118 |
| GOVERNMENTAL CONSTRAINTS . . . . .             | .121 |
| PRESERVING HOUSING AND NEIGHBORHOODS . . . . . | .124 |
| HOUSING ACCESSIBILITY . . . . .                | .126 |
| ENERGY CONSERVATION . . . . .                  | .128 |

#### SECTION VII - IMPLEMENTATION

#### REFERENCES AND DATA SOURCES

|   |    |
|---|----|
| 1. Population Changes, 1960-1980 . . . . .  | 5  |
| 2. Population Changes, 1960-1980, by Subarea . . . . .  | 5  |
| 3. Five Year Population Projections for the<br>City of Stockton and Metropolitan Area 1984-1989 . . . . .                             | 7  |
| 4. Racial and Spanish Surname Population, Racial<br>Composition 1960-1980 . . . . .   | 8  |
| 5. 1980 Racial Composition and Spanish Origin by<br>Subarea . . . . .   | 9  |
| 6. Age Characteristics, 1960-1970-1980, by Subarea . . . . .  | 13 |
| 7. Subarea Percent Distribution of Population and<br>Housing Comparisons, 1960-1970-1980, Metropolitan<br>Stockton . . . . .          | 15 |
| 8. Subarea Percent Distribution of Population and<br>Housing Comparisons, 1960-1970-1980, City of<br>Stockton . . . . .               | 16 |
| 9. Housing Units, 1960-1970-1980, by Subarea . . . . .  | 17 |
| 10. Residential Building Permits, 1970-1982 . . . . .   | 17 |
| 11. Building Permits by Year, Type, and Subarea,<br>1970-1982 . . . . .   | 18 |
| 12. Housing Type, 1960-1970-1980, by Subarea . . . . .  | 20 |
| 13. Single and Multiple-Family Housing Units as a<br>Percent of the Net Change in the Housing Stock<br>Between 1960 and 1980. . . . . | 21 |
| 14. Housing Tenure Comparisons, 1960, 1970 and 1980 . . . . .   | 21 |
| 15. Housing Tenure in Metropolitan Subareas, 1960,<br>1970 and 1980 . . . . .   | 22 |
| 16. Metropolitan Area Home Ownership, 1960-1980<br>Change by Subarea . . . . .  | 23 |
| 17. 1980 Housing Composition and Homeownership Rates . . . . .  | 23 |
| 18. Housing Tenure by Type of Unit and Subarea, 1960,<br>1970 and 1980 . . . . .  | 24 |
| 19. Vacancy Rates for Housing Units, 1960, 1970 and<br>1980 by Subarea . . . . .  | 26 |
| 20. F.H.A. Rental Survey Summary, 1970-1982 . . . . .   | 27 |
| 21. Condition of Housing, 1972, by Subarea . . . . .  | 28 |



|   |    |
|---|----|
| 22. Year Residential Structures Built, by<br>Subarea . . . . .                              | 28 |
| 23. Income vs. Housing Value and Rent, 1970-1980,<br>by Subarea . . . . .                   | 31 |
| 24. Gross Rent as a Percent of Income, 1970, by<br>Subarea . . . . .                        | 33 |
| 25. Gross Rent as a Percent of Income, 1980, by<br>Subarea . . . . .                        | 33 |
| 26. Owner Monthly Costs as a Percent of Income,<br>1980, by Subarea . . . . .               | 34 |
| 27. Housing Costs as a Percent of Income, 1970-1980,<br>by Subarea . . . . .                | 34 |
| 28. Group Quarter and Household Populations,<br>1960-1980, by Subarea . . . . .             | 35 |
| 29. Households 1960-1980, by Subarea . . . . .  | 37 |
| 30. Projected Household Sizes, 1960-1985 . . . . .  | 37 |
| 31. Marital Status of Stockton Area Residents<br>14 Years Old or Older, 1960-1980 . . . . . | 38 |
| 32. Household and Family Composition, 1960-1980,<br>by Subarea . . . . .                    | 38 |
| 33. Median Family Incomes, 1970-1980 . . . . .  | 41 |
| 34. 1970-1980 Median Family Incomes in<br>Metropolitan Subareas . . . . .                   | 41 |
| 35. Income Ranges Defining Poor, Low, and<br>Moderate Income Families, 1980 . . . . .       | 43 |
| 36. Poverty within the Metropolitan Area,<br>1980, by Subarea . . . . .                     | 46 |
| 37. Population Below the Poverty Level,<br>1980, by Subarea and City of Stockton . . . . .  | 47 |
| 38. Overcrowding, 1960-1980 . . . . .   | 48 |
| 39. Overcrowding, 1960-1980, by Subarea and<br>City of Stockton . . . . .                   | 48 |
| 40. Mobility, 1975-1980 . . . . .   | 49 |
| 41. Mobility, 1975-1980, by Subarea . . . . .   | 49 |
| 42. Residence in 1975 of 1980 Residents,<br>by Subarea . . . . .                            | 50 |
| 43. Length of Occupancy, 1970-1980, by<br>Subarea and City of Stockton . . . . .            | 51 |

|     |  |     |
|-----|--|-----|
| 44. | Employment by Sector, Stockton<br>Metropolitan Area, 1970-1980 . . . . .   | 52  |
| 45. | Site Development Standards, City of Stockton . . . . .   | 71  |
| 46. | City of Stockton Development Fees, July 1983 . . . . .   | 77  |
| 47. | City of Stockton Processing Time and Fees,<br>July 1983 . . . . .  | 79  |
| 48. | Residential Building Permit Fees, City of<br>Stockton, July 1983 . . . . .   | 81  |
| 49. | Holding Capacity and Serviceability of<br>Vacant Lane Designated for Residential Uses<br>on the General Plan, June 1983, by Census<br>Tract . . . . .        | 85  |
| 50. | Development Potential of Vacant Land Currently<br>Zoned for Residential Use Within Rehabilitation<br>and Redevelopment Project Areas, October 1982 . . . . . | 86  |
| 51. | Moderate and Low-Income Households - 1980 . . . . .  | 102 |
| 52. | Households Paying More than 25%<br>of Income for Housing Cost - 1980 . . . . .   | 102 |
| 53. | Income and Affordable Housing Payment<br>Limits, April 1983 . . . . .  | 103 |
| 54. | Housing Stock and Special Household<br>Need - 1980 . . . . .   | 106 |
| 55. | Estimated Households Needing Assistance - 1983 . . . . .   | 107 |
| 56. | Projected Housing Needs - 1989 . . . . .   | 108 |

#### LIST OF FIGURES

|    |  |    |
|----|--|----|
| 1. | Age/Sex Pyramids, 1960-1970-1980 . . . . .               | 12 |
| 2. | Model of "Normal" Residential Development . . . . .      | 63 |
| 3. | General Plan Residential Development Standards . . . . . | 70 |
| 4. | General Plan-Zoning Consistency Matrix . . . . .         | 70 |

#### LIST OF MAPS

|    |  |   |
|----|--|---|
| 1. | Stockton Metropolitan Subareas . . . . . | 6 |
|----|--|---|

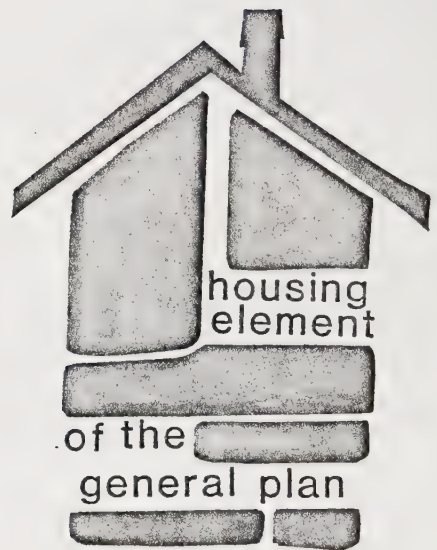


|       |  |        |
|-------|--|--------|
| 2     | Spanish Surname Population, 1980 . . . . .   | 10     |
| 3     | Black Population, 1980 . . . . .   | 11     |
| 4     | Elderly Population, 1980 . . . . .   | 14     |
| 5     | Substandard Housing Units, 1972 . . . . .  | 29     |
| 6     | Female Heads of Households, 1980 . . . . .   | 40     |
| 7     | Median Family Income less than 80%<br>of Metro Median, 1980 . . . . .                                    | 42     |
| 8     | Percent of All Families Below Poverty<br>Level, 1980 . . . . .   | 45     |
| 9     | Rehabilitation and Redevelopment<br>Project Areas . . . . .  | 54     |
| 10    | HUD Section 8 - Existing Housing . . . . .   | 58     |
| 11    | HUD Section 8 - New Construction, Substantial<br>Rehabilitation and Related Section 8 Programs . . . . . | 59     |
| 12    | Conventional Public Housing . . . . .  | 60     |
| 13    | State Agency - After Care Units . . . . .  | 61     |
| 14    | Stockton General Plan Land Use Element . . . . .   | 69     |
| 15    | School Districts . . . . .   | 82     |
| 16-29 | City of Stockton Rehabilitation and<br>Redevelopment Project Areas, October 1982 . . . . .               | 87-100 |





# INTRODUCTION







## INTRODUCTION

### PURPOSE

In enacting AB 2853, the California State Legislature declared the early attainment of a decent home and a satisfactory living environment for all Californians a priority of the highest order and that local planning and program commitments are crucial to the attainment of this goal. Local governments role in this attainment is reflected in the statutory requirement of a Housing Element as a mandated component of a local jurisdiction's General Plan.

To further direct local jurisdictions, criteria have been established against which a local Housing Element can be measured. These criteria have been codified in Section 65580 of the California Government Code and serve as the basis for the structure of this Housing Element. This section directs local jurisdictions to document population and housing needs, determine local housing goals, and develop integrated policies and programs aimed at achieving these goals in the 1980s.

This analysis of the housing environment in the Stockton metropolitan area includes the identification and discussion of (1) population and housing characteristics; (2) the constraints to the development of housing and how they affect the supply, affordability and accessibility of housing; and (3) housing problems and needs. The housing goals and implementation strategies for the Stockton metropolitan area were developed from this analysis in order to promote safe, healthy, and affordable housing for the residents.

### PROCESS OF DEVELOPING THE HOUSING ELEMENT

The Housing Element is intended to provide citizens and public officials with an understanding of the community's housing needs and set forth an integrated set of policies and programs aimed at the attainment of defined goals. Because of its importance in establishing policy, the City Planning Commission determined, prior to the document's preparation, that it would act as the Housing Element Committee, soliciting appropriate input and revising the Housing Element.

Housing has been an issue of community-wide concern for several years. From 1975 to 1977, at the direction of the Planning Commission, the community-wide Urban Housing Study Committee prepared an extensive analysis of some of the housing issues in Stockton. This report, along with other recent information, provided valuable input for the Commission's study.

The first step towards developing the Housing Element was the preparation of background data which describes in detail the most pertinent and most recent information regarding population and housing. The data originates primarily from the U.S. Census (1960, 1970 and 1980 Censuses) and from the City of Stockton's Housing Assistance Plan (HAP).

In order to efficiently generate, organize, and evaluate the vast amount of information required to produce the element, the Commission agreed to divide the body of the element into three sections for study. This enabled the Commission and public to become involved in each phase of the element's development.

The Commission scheduled a series of three workshop sessions and two public meetings in September and October of 1983. The open workshop sessions gave the Commission the opportunity, in an informal setting, to review and modify the background material, familiarize themselves with housing issues, and request additional information. During the first workshop session the Planning Commission reviewed the extensive data section of the draft element. The second workshop concerned the goals and policies of the draft. This policy framework was developed around five specific areas: adequate sites; affordability; governmental constraints; preservation of housing and neighborhoods; and accessibility. The third workshop focused on housing objectives and strategies. In this session, the Commission explored proposed objectives, strategies and programs which could be utilized to achieve the identified housing goals. As part of these workshops, the Planning Commission held two public hearings to solicit input and public testimony.

The Planning Commission has authorized the submission of the draft Housing Element to the State Department of Housing and Community Development (HCD) for its mandatory ninety day review. At the end of this review period, the Planning Commission will hold a workshop to discuss comments made by HCD. The Planning Commission has scheduled an additional public hearing in March 1984. The Commission will then transmit its recommendation to the City Council. The City Council, after its scheduled public hearing, will make the final decision concerning the draft Housing Element.

#### RELATIONSHIP OF THE HOUSING ELEMENT TO OTHER GENERAL PLAN ELEMENTS

The California Governmental Code requires that general plans contain an integrated, internally consistent set of policies. When any element is substantially revised, especially when new policies and priorities are proposed, the other elements must be reviewed to ensure that internal consistency is maintained. This section examines the relationship of this Housing Element, its policies and programs, to the other General Plan Elements. These elements are: Land Use, Transportation, Environmental Resources Management Element (ERME) which combines into one the Open Space, Conservation, Seismic Safety, Safety, and Scenic Highways Elements and the Noise Element. These elements were revised or adopted in 1978.

##### Land Use

The Housing Element is probably most affected by the development policies and the map contained in the Land Use Element, specifically the Urban Growth and Development and Residential Land Use sections. These policies establish the location, type, intensity, and distribution of land uses throughout the planning area. In designating the total acreage and density of residential development, the Land Use Element places a limit on the number and types of housing units constructed in the City. Also, the acreage which the Land Use Element designates for industrial, commercial,



and office uses accommodates opportunities for employment, which have an effect on the demand for housing.

Ongoing modeling of the impacts associated with various land use types and proposed developments may warrant a reconsideration of the distribution of land uses throughout the City. Early indications reveal that there may be significant policy conflicts between providing a sufficient number and range of housing types and maintaining a balanced local economy and an adequate level of municipal services. The adopted policies and priorities of both the Housing and Land Use Elements must be carefully balanced to maintain internal consistency in the General Plan.

## Transportation

The Transportation Element calls for the development of a system of arterials that safely and efficiently accommodate traffic generated by the various land uses. At the same time, the element seeks to minimize the adverse environmental and aesthetic effects of the road network and traffic on sensitive land uses such as residential areas. By providing for a convenient public transportation system and a network of bicycle and pedestrian routes, the Transportation Element attempts to create a satisfying living environment for the residents of Stockton. Also, the location and cost of new housing development is affected by the City's street plan, design standards, and dedicated requirements.

Environmental Resource Management Element (includes Open Space, Conservation, Seismic Safety, Safety, and Scenic Highways).

The policies contained in this element call for the preservation and protection of the city's natural environment through the conservation of significant open space areas, acquisition of land for recreation and parks, and restricted development in hazardous areas and areas used for the production of natural resources. These policies affect both the amount of land available for housing by designating permanent open space areas and the cost of housing by requiring land dedication and/or development fees for the acquisition and maintenance of public open space areas.

## Noise

The Noise Element contains policies aimed at reducing the impacts of urban noise on the residents of the City. Sources of noise include freeway and arterial traffic, construction and industrial machinery, railroads, and aircraft. Residential development in areas with high noise impacts is discouraged unless adequate noise attenuation features are included. Special construction methods or increased landscaping to reduce noise impacts create a more satisfying living environment but may also add to the cost of housing.





# SECTION I

## POPULATION AND HOUSING DATA







## POPULATION AND HOUSING DATA

### POPULATION CHARACTERISTICS AND PROJECTIONS

#### Population

In order to better understand the complex issue of housing, it is first important to have a grasp on the nature and characteristics of the local population for which housing is needed. The 1980 census established a population of 205,389 for the Stockton metropolitan area. This is an increase of 29,881 people or 17.0% from the 1970 population.

Historically, the Stockton metropolitan area's growth has been moderate and this growth rate is expected to continue. Between 1960 and 1970, the population exhibited an average annual increase of 1.3 % and between 1970 and 1980, an annual average of 1.7% (Table 1). The Stockton metropolitan area is growing at a rate slightly less than the County.

Geographically, this growth has not been distributed evenly throughout Stockton. Map 1 indicates the various subareas into which the metropolitan area has been divided. In 1960, only 22,805 persons resided in the area north of the Calaveras River (Subarea A). By 1980, the population of north Stockton had almost quadrupled to 86,631. However, the combined population in the subareas south of the river (Subareas B through D<sub>2</sub>) realized a net decrease of over 10%, from 132,416 to 118,758. An analysis of this trend indicates that of the people lost by the subareas south of the river simply moved to the north Stockton subarea. Table 2 indicates the population changes from 1960 to 1980 by subarea.

In terms of numbers, the subarea losing the most people in the past 20 years is the north-central subarea (Subarea B), which lost a total of almost 7,000 people, representing an 11% loss. The subarea losing the highest percentage of its population (39.4%) over the past 20 years is the downtown area, Subarea D<sub>1</sub>. The south Stockton subarea, Subarea D<sub>2</sub>, has lost 4,630 people, 10% of its population. Subarea C, is the only area south of the river which increased its population over the ten year period, with a gain of 1,105 people or 7.4%.

#### Population Projections

The projected population for the Stockton metropolitan area to 1989 is indicated in Table 3. These projections are based on estimates developed by the State Department of Housing and Community Development (HCD) for San Joaquin County and distributed to sublevel planning areas by the San Joaquin County Council of Governments.

The metropolitan area population is forecasted to increase from a projected 225,390 in 1984 to 248,220 in 1989, a 10.1% increase, and an annual increase of over 2%.

The increase in the population of north Stockton is expected to continue to represent the majority of the metropolitan area's growth. Even with the anticipated development in central Stockton of projects such as the West End III Redevelopment project, the trend of an average annual net loss in the areas south of the Calaveras River is expected to continue.

TABLE 1  
POPULATION CHANGES 1960 - 1980

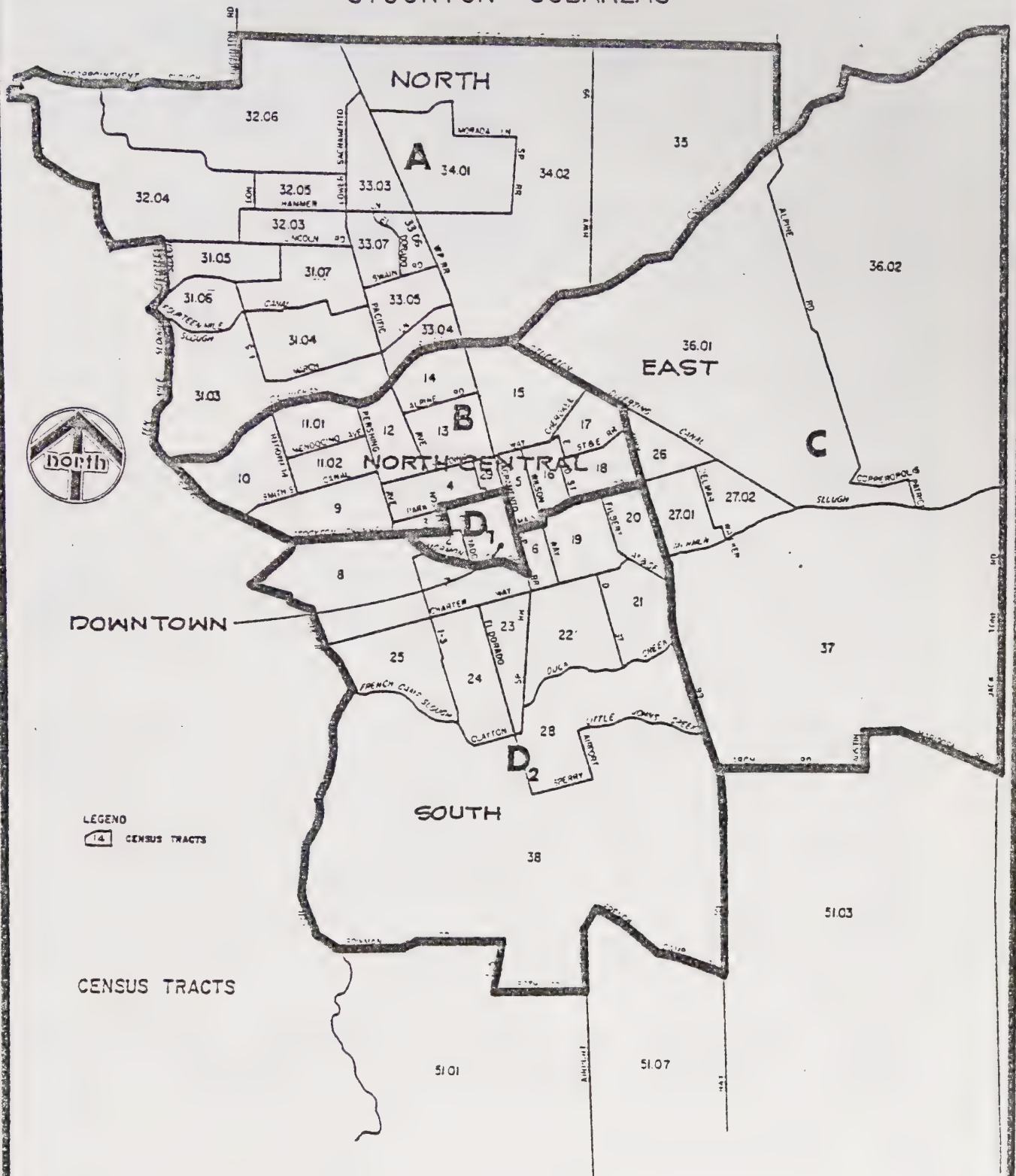
|                    | POPULATION |                        |         |                        |         |                        | AVERAGE ANNUAL PERCENTAGE RATE OF CHANGE |                    |         |                    |
|--------------------|------------|------------------------|---------|------------------------|---------|------------------------|--|--------------------|---------|--------------------|
|                    | 1960       |                        | 1970    |                        | 1980    |                        | 1960-70                                  |                    | 1970-80 |                    |
|                    | Number     | % of Total County Pop. | Number  | % of Total County Pop. | Number  | % of Total County Pop. | Rate                                     | % of County Growth | Rate    | % of County Growth |
| Stockton Metro     | 155,221    | 62.1%                  | 175,565 | 60.5%                  | 205,389 | 59.1%                  | 1.3%                                     | 52.2%              | 1.7%    | 53%                |
| San Joaquin County | 249,989    | 100.0%                 | 290,208 | 100.0%                 | 347,342 | 100.0%                 | 1.6%                                     | 100.0%             | 1.9%    | 100.0%             |

TABLE 2  
POPULATION CHANGES 1960 - 1980 BY SUBAREA

| SUBAREA                    | POPULATION |                 |        |                 |        |                 | AVERAGE ANNUAL PERCENTAGE RATE OF CHANGE |        |         |        |
|----------------------------|------------|-----------------|--------|-----------------|--------|-----------------|--|--------|---------|--------|
|                            | 1960       |                 | 1970   |                 | 1980   |                 | 1960-70                                  |        | 1970-80 |        |
|                            | Number     | % of Metro Pop. | Number | % of Metro Pop. | Number | % of Metro Pop. | Rate                                     | Number | Rate    | Number |
| North (A)                  | 22,805     | 14.7%           | 42,978 | 24.4%           | 86,631 | 42.2%           | 8.8%                                     | 20,173 | 10.2%   | 43,653 |
| North Central (B)          | 63,168     | 40.7%           | 63,658 | 36.2%           | 56,213 | 27.4%           | 0.1%                                     | 490    | -1.2%   | -7,445 |
| East (C)                   | 15,007     | 9.7%            | 16,967 | 9.6%            | 16,112 | 7.8%            | 1.3%                                     | 1,960  | -.5%    | -855   |
| Downtown (D <sub>1</sub> ) | 7,980      | 5.1%            | 6,008  | 3.4%            | 4,833  | 2.3%            | -2.5%                                    | -1,972 | -2.9%   | -1,722 |
| South (D <sub>2</sub> )    | 46,261     | 29.8%           | 45,954 | 26.2%           | 41,600 | 20.3%           | -.1%                                     | -307   | -.9%    | -4,354 |

Source: 1960, 1970 and 1980 census, U.S. Bureau of the census

# STOCKTON SUBAREAS



MAP I



TABLE 3  
Five Year Population Projections For the City of Stockton  
and Metropolitan Area 1984-1989

|      | City of Stockton |             | Metropolitan Area |             |
|------|------------------|-------------|-------------------|-------------|
|      | <u>Low</u>       | <u>High</u> | <u>Low</u>        | <u>High</u> |
| 1984 | 169,500          | 173,700     | 225,390           | 231,400     |
| 1989 | 186,450          | 203,400     | 248,200           | 265,150     |

Source: San Joaquin County Council of Governments, "San Joaquin County Market Rate Fair Share Housing Allocation", and Department of Housing and Community Development, "Population & Housing Projections for San Joaquin County".

### Population Characteristics

#### Racial Composition

Population data from the 1960, 1970 and 1980 censuses are used to establish the trends for the ethnic composition of the Stockton metropolitan area.

This data indicates that when the census was taken, all of the subareas were predominantly white in composition. In the 1980 census, as seen in Table 4, roughly 83% of the population is classified as white. The white category includes all persons with European backgrounds. This means that persons of Spanish origin are counted as white and tabulated a second time under the Spanish origin category.

The 1980 census contained fifteen race classifications including White, Negro or Black, Japanese, Chinese, Filipino, Hawaiian, Korean and American-Indian. Though some census questions were directed to only a percentage sample of the population, the race classification question appeared on every census return. The White population excluding Spanish origin formed 61% of the population when the census was taken. Slightly more than 21% of the residents were persons of Spanish origin (including Mexicans, Puerto Ricans, Cubans and Latin Americans) and 8.5% were Black. Chinese, Japanese, Indian, Filipino, American and Asian Indian, Vietnamese, etc. are listed under Others and together formed approximately 9% of the count. Overall 79,204 persons or 38.6% of metro Stockton's population were listed as minorities in 1980. This compares to 35.6% in 1970.

Table 5 indicates the distribution of the minority population in the Stockton metropolitan area. Of the people who were members of minority groups, 45% live in south Stockton according to the 1980 census.

TABLE 4  
RACIAL AND SPANISH SURNAME POPULATION

RACIAL COMPOSITION 1960 - 1980

RACIAL COMPOSITION 1960 - 1980

| SUBAREA                    | WHITE*  |      |         |      |         |      | BLACK  |      |        |      |        |      | OTHER  |      |        |      |        |      |
|----------------------------|---------|------|---------|------|---------|------|--------|------|--------|------|--------|------|--------|------|--------|------|--------|------|
|                            | 1960    |      | 1970    |      | 1980    |      | 1960   |      | 1970   |      | 1980   |      | 1960   |      | 1970   |      | 1980   |      |
|                            | NUMBER  | %    | NUMBER  | %    | NUMBER  | %    | NUMBER | %    | NUMBER | %    | NUMBER | %    | NUMBER | %    | NUMBER | %    | NUMBER | %    |
| NORTH (A)                  | 22,364  | 98.1 | 40,230  | 94.7 | 75,104  | 86.7 | 114    | .5   | 384    | .9   | 3,823  | 4.4  | 327    | 1.4  | 1,885  | 4.4  | 7,704  | 8.9  |
| NORTH CENTRAL (B)          | 61,624  | 97.6 | 61,356  | 94.7 | 51,233  | 91.1 | 249    | .4   | 630    | 1.0  | 1,684  | 3.0  | 1,294  | 2.0  | 2,795  | 4.3  | 3,296  | 5.0  |
| EAST (C)                   | 14,655  | 97.7 | 16,338  | 96.3 | 15,263  | 94.8 | 40     | .3   | 69     | .4   | 183    | 1.1  | 312    | 2.1  | 560    | 3.3  | 666    | 4.1  |
| DOWNTOWN (D <sub>1</sub> ) | 5,587   | 70.0 | 3,766   | 62.7 | 3,089   | 63.9 | 791    | 9.9  | 593    | 9.9  | 671    | 13.9 | 1,602  | 20.1 | 1,649  | 27.4 | 1,073  | 22.2 |
| SOUTH (D <sub>2</sub> )    | 31,032  | 67.1 | 25,963  | 56.5 | 25,260  | 60.7 | 9,683  | 20.9 | 13,121 | 28.6 | 11,100 | 26.7 | 5,546  | 12.0 | 6,870  | 14.9 | 5,240  | 12.6 |
| METRO. STKN.               | 135,262 | 87.1 | 147,653 | 83.8 | 169,949 | 82.7 | 10,877 | 7.0  | 14,797 | 8.4  | 17,461 | 8.5  | 9,081  | 5.9  | 13,769 | 7.8  | 17,979 | 8.8  |

\* Includes Spanish population.

|                            | SPANISH ORIGIN OR SURNAME 1960 - 1980 |      |        |      |        |      |
|----------------------------|---------------------------------------|------|--------|------|--------|------|
|                            | 1960                                  |      | 1970   |      | 1980   |      |
|                            | NUMBER                                | %    | NUMBER | %    | NUMBER | %    |
| NORTH (A)                  | 1,261                                 | 5.5  | 3,255  | 7.7  | 9,195  | 10.6 |
| NORTH CENTRAL (B)          | 3,568                                 | 5.6  | 9,265  | 14.3 | 10,467 | 18.6 |
| EAST (C)                   | 845                                   | 5.6  | 2,343  | 13.8 | 2,766  | 17.2 |
| DOWNTOWN (D <sub>1</sub> ) | 1,322                                 | 16.6 | 1,593  | 26.5 | 1,967  | 40.7 |
| SOUTH (D <sub>2</sub> )    | 11,518                                | 24.9 | 17,419 | 37.9 | 19,369 | 46.6 |
| METRO STKN.                | 18,514                                | 11.9 | 33,875 | 19.2 | 43,764 | 21.3 |

Source: 1960, 1970, and 1980 Censuses, U.S. Bureau of the Census

TABLE 5

| 1980 RACIAL COMPOSITION AND SPANISH ORIGIN BY SUBAREA |         |       |        |      |        |      |         |      |                |       |
|---|---------|-------|--------|------|--------|------|---------|------|----------------|-------|
| Metropolitan Stockton                                 |         |       |        |      |        |      |         |      |                |       |
| SUBAREA   | WHITE   |       | BLACK  |      | OTHER  |      | TOTAL   |      | SPANISH ORIGIN |       |
|   | No.     | %     | No.    | %    | No.    | %    | No.     | %    | No.            | %     |
| A   | 75,104  | 86.7  | 3,823  | 4.4  | 7,704  | 8.9  | 86,631  | 100% | 9,195          | 10.6  |
| B   | 51,233  | 91.1  | 1,684  | 3.0  | 3,296  | 5.9  | 56,213  |      | 10,467         | 18.6  |
| C   | 15,263  | 94.8  | 183    | 1.1  | 666    | 4.1  | 16,112  |      | 2,766          | 17.2  |
| D <sub>1</sub>  | 3,089   | 63.9  | 671    | 13.9 | 1,073  | 22.2 | 4,833   |      | 1,967          | 40.7  |
| D <sub>2</sub>  | 25,260  | 60.7  | 11,100 | 26.7 | 5,240  | 12.6 | 41,600  |      | 19,369         | 46.6  |
| TOTAL   | 169,949 | 82.7% | 17,461 | 8.5% | 17,979 | 8.8% | 205,389 | 100% | 43,764         | 21.3% |

The Spanish origin category showed a marked increase from 1960 to 1970, growing at a rate of over 8% per year. This rate has slowed considerably to less than 3% per year, between 1970 and 1980. The distribution of this category is mapped on Map 2.

The Black population grew three times faster than the total population in the 1960's. However, in the 1970's the rate slowed to approximately the same rate of growth as the total metropolitan area. The striking aspect of this group is the deconcentration out of south Stockton to the north and north central subareas. In 1970, over 80% of all Blacks in metropolitan Stockton lived in south Stockton. However, by 1980 this percentage had dropped to 64% (Map 3).

The 1980 census indicates that the "Other" category (made up primarily of Asians and Pacific Islanders) is now larger than the Black population. The data also indicates that this category is growing at the same rate as the Spanish Origin category, about 3% per year.

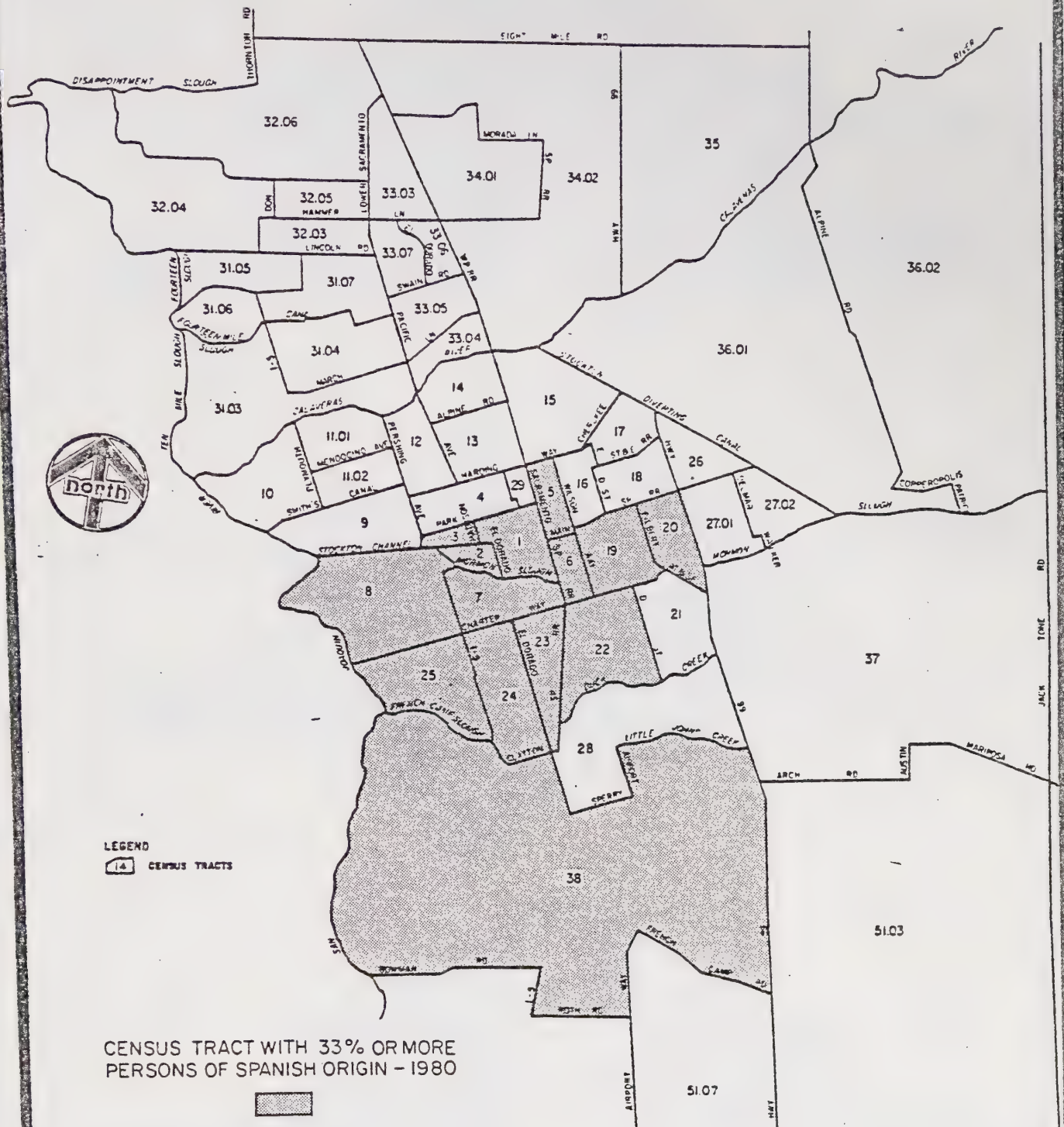
#### Age Characteristics

As with the remainder of the state and nation, metropolitan Stockton's population is getting older (Figure 1). This fact is primarily attributable to declining birthrates over the past ten years and the trend is constant throughout Stockton. The actual number of children less than 10 years old declined by over 400 from 1960 to 1980 despite an increase in total population of 50,168 persons (Table 6).

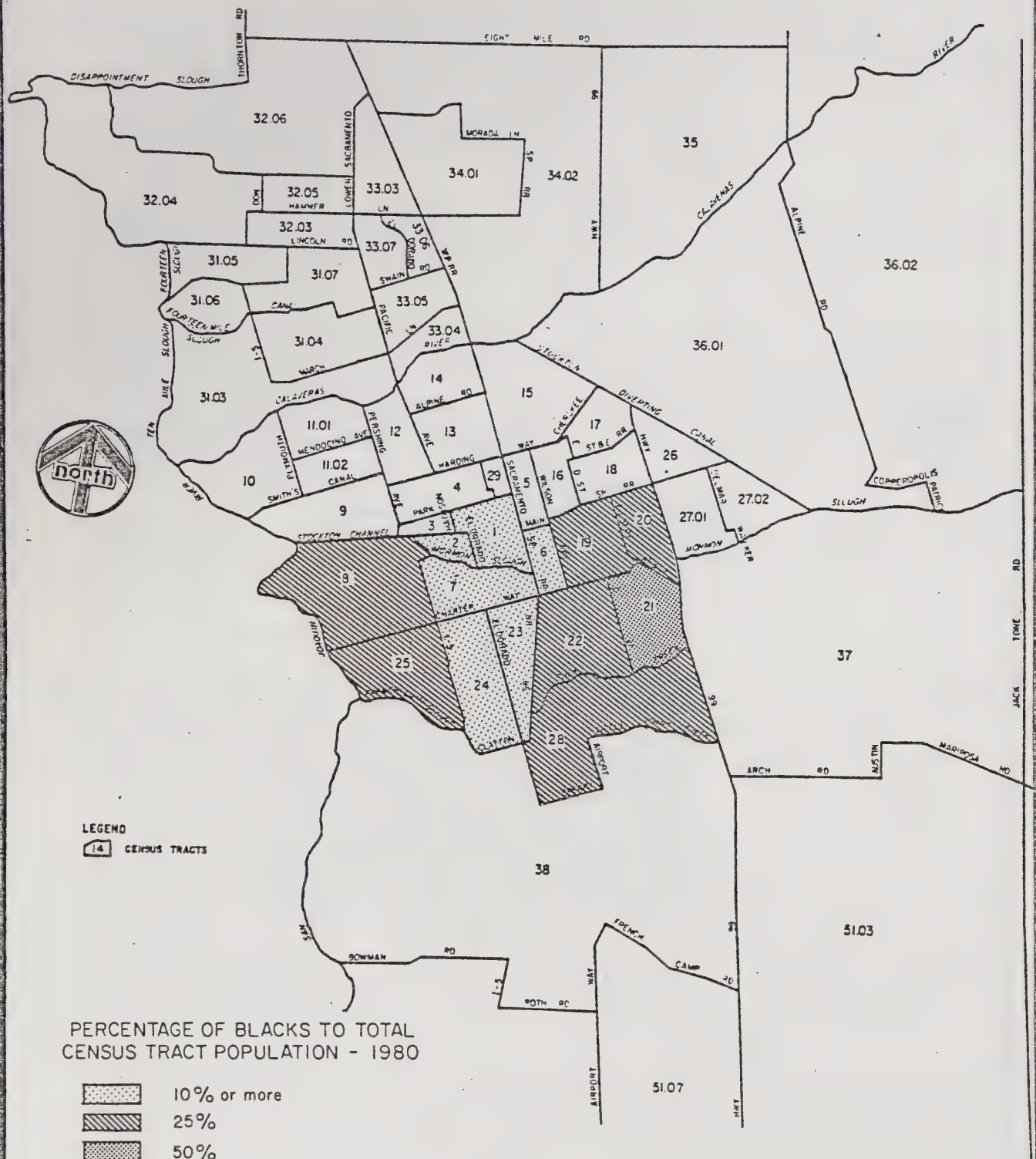
In the 1960, 1970 and the 1980 censuses, the Stockton metropolitan area contained a disproportionately high number of persons in the 65+ age bracket when compared to the State as a whole. In 1960, 9.9% of Stockton's population had reached retirement age, versus 8.7% of the total population in California. By 1970, 10.1% of the people in Stockton were 65 years old or older, while the figure for the State was 6.7%. In 1980, the percentage of people over the age of 65 in the metropolitan area increased to 11.3% while the corresponding state figure was 10.2%.

The elderly segment of the population is concentrated in the downtown and north-central areas. In 1980 almost 25% of the population of the downtown subarea (Subarea D<sub>1</sub>) was aged sixty-five or older and 40% of the metropolitan area's elderly resided in the north central subarea (Subarea B). Map 4 delineates these concentrations.





MAP 2



# AGE COMPOSITION OF STOCKTON METROPOLITAN AREA 1960 - 1980

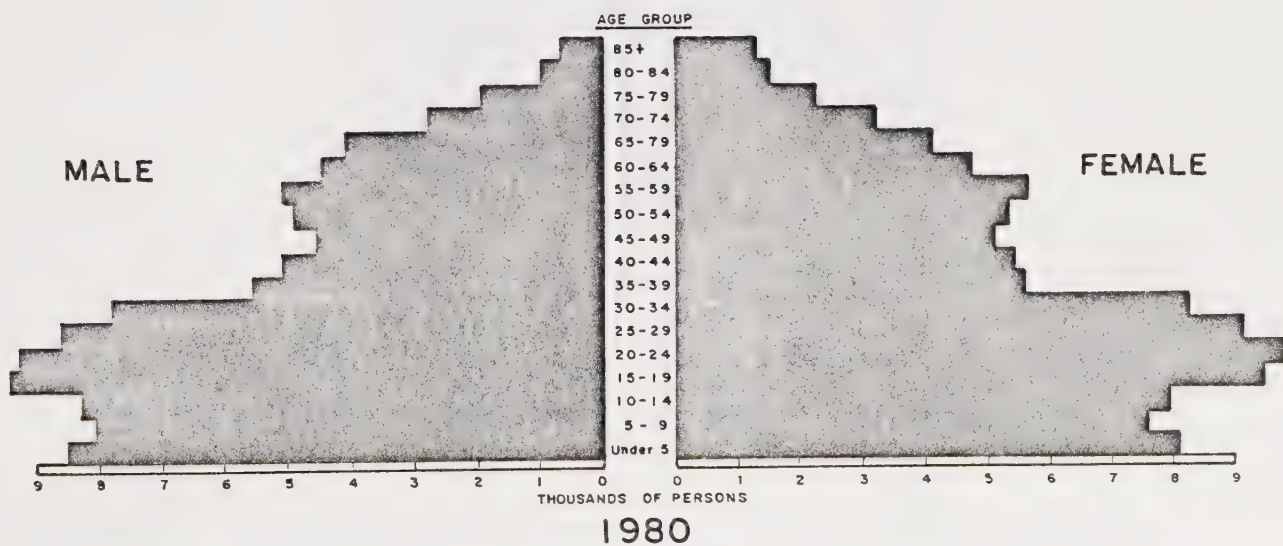
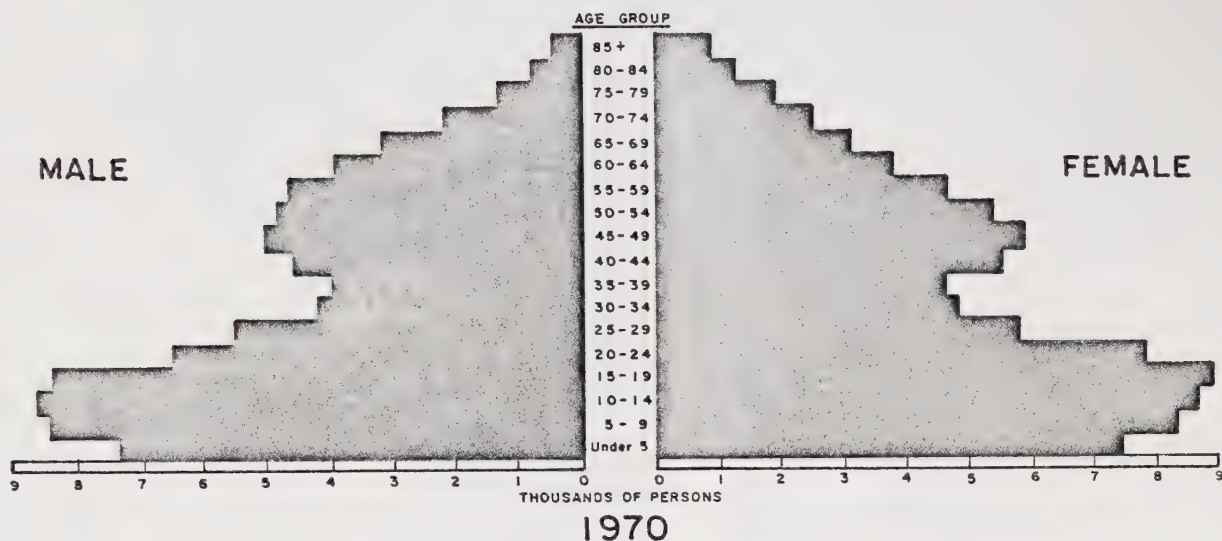
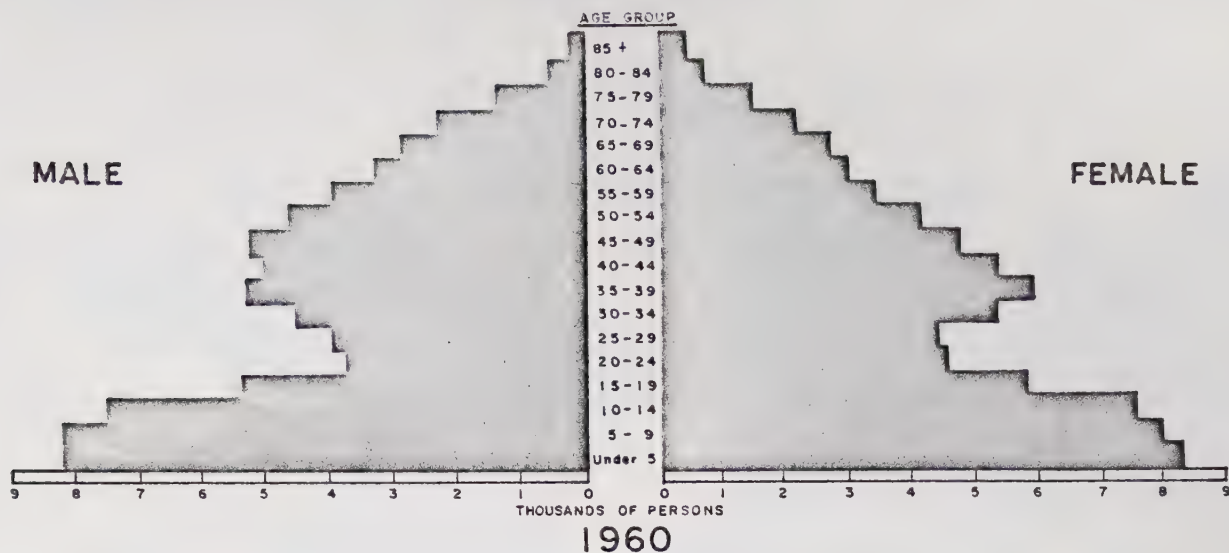


FIGURE 1

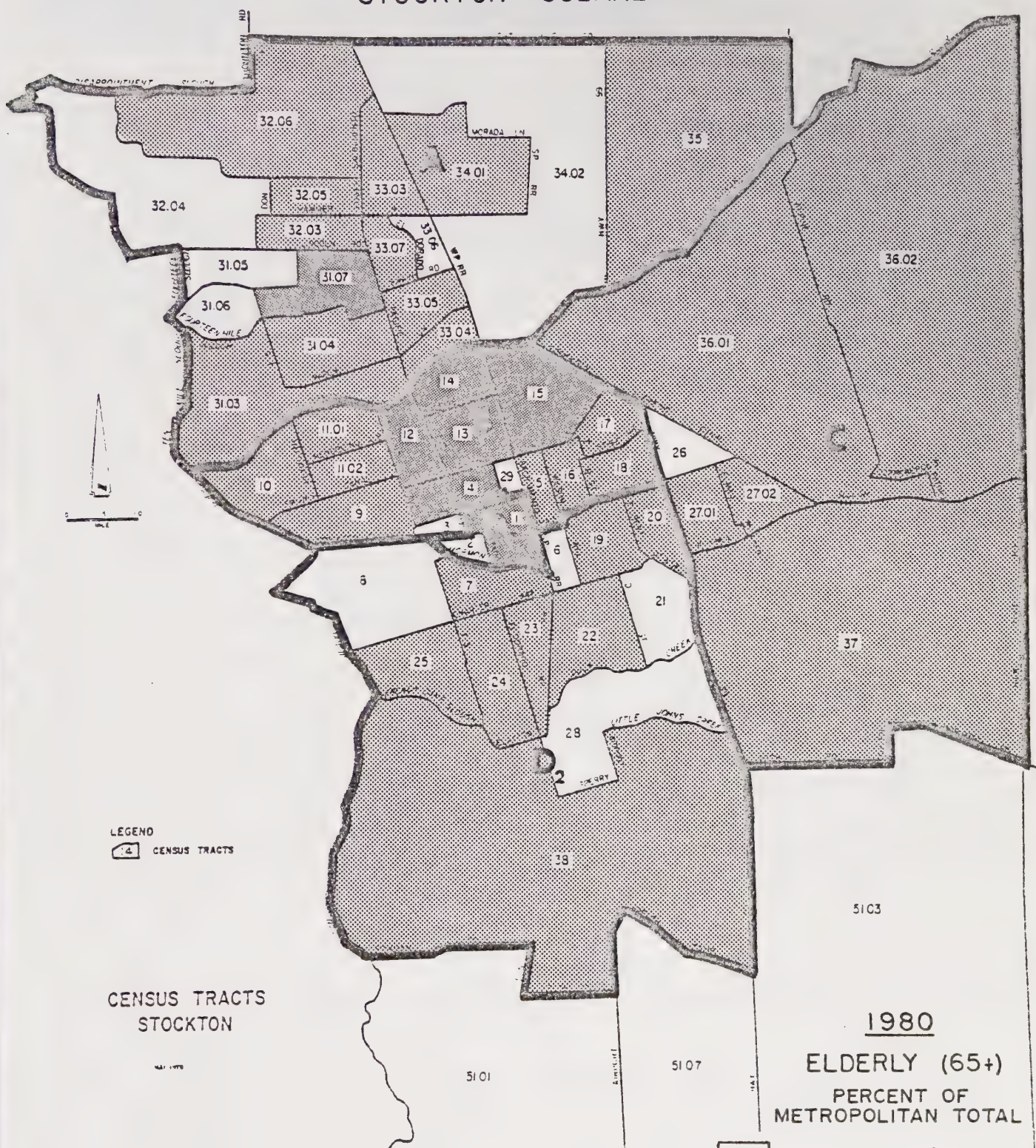


TABLE 6  
AGE CHARACTERISTICS 1960-1970-1980

|                   |      | 0-4    |      | 5-9    |      | 10-14  |      | 15-19  |      | 20-29  |      | 30-44  |      | 45-59  |      | 60-64 |     | 65+    |      | TOTAL   |
|-------------------|------|--------|------|--------|------|--------|------|--------|------|--------|------|--------|------|--------|------|-------|-----|--------|------|---------|
| Subarea           |      | No.    | %    | No.    | %    | No.    | %    | No.    | %    | No.    | %    | No.    | %    | No.    | %    | No.   | %   | No.    | %    |         |
| North             | 1960 | 2,798  | 12.3 | 3,024  | 13.3 | 2,414  | 10.6 | 1,275  | 5.6  | 2,207  | 9.7  | 6,314  | 27.7 | 3,008  | 13.2 | 541   | 2.4 | 1,224  | 5.4  | 22,805  |
| Stockton          | 1970 | 3,471  | 8.2  | 4,606  | 10.8 | 4,858  | 11.4 | 3,931  | 9.2  | 6,566  | 15.4 | 8,894  | 20.9 | 7,259  | 17.1 | 986   | 2.3 | 1,928  | 4.5  | 42,499  |
| (A)               | 1980 | 7,233  | 8.4  | 7,059  | 8.2  | 7,133  | 8.2  | 7,645  | 8.8  | 16,567 | 19.1 | 19,256 | 22.2 | 12,477 | 14.4 | 3,171 | 3.7 | 6,076  | 7.0  | 86,631  |
| North             | 1960 | 5,273  | 8.4  | 5,424  | 8.6  | 5,699  | 9.0  | 4,895  | 7.8  | 6,963  | 11.0 | 12,735 | 20.2 | 11,833 | 18.7 | 2,805 | 4.4 | 7,431  | 11.8 | 63,168  |
| Central           | 1970 | 4,621  | 7.1  | 4,872  | 7.5  | 5,112  | 7.9  | 6,423  | 9.9  | 9,980  | 15.4 | 9,145  | 14.1 | 12,248 | 18.9 | 3,529 | 5.4 | 8,851  | 13.7 | 64,781  |
| (B)               | 1980 | 3,843  | 6.8  | 3,344  | 6.0  | 3,426  | 6.1  | 5,064  | 9.0  | 10,690 | 19.0 | 8,937  | 15.9 | 8,416  | 15.0 | 3,201 | 5.7 | 9,292  | 16.5 | 56,213  |
| East              | 1960 | 1,749  | 11.6 | 1,662  | 11.1 | 1,626  | 10.8 | 1,279  | 8.5  | 1,786  | 11.9 | 2,862  | 19.1 | 2,377  | 15.8 | 500   | 3.3 | 1,166  | 7.8  | 15,007  |
| Stockton          | 1970 | 1,429  | 8.4  | 1,737  | 10.2 | 1,711  | 10.1 | 1,603  | 9.4  | 2,257  | 13.3 | 2,771  | 16.3 | 3,119  | 18.4 | 825   | 4.9 | 1,515  | 8.9  | 16,967  |
| (C)               | 1980 | 1,163  | 7.2  | 1,236  | 7.7  | 1,353  | 8.4  | 1,476  | 9.2  | 2,275  | 14.1 | 2,933  | 18.2 | 2,819  | 17.5 | 889   | 5.5 | 1,968  | 12.2 | 16,112  |
| Downtown          | 1960 | 362    | 4.5  | 286    | 3.6  | 307    | 3.8  | 378    | 4.7  | 679    | 8.5  | 1,369  | 17.2 | 2,113  | 26.5 | 697   | 8.7 | 1,789  | 22.4 | 7,980   |
| (D <sub>1</sub> ) | 1970 | 310    | 5.2  | 230    | 3.8  | 249    | 4.1  | 407    | 6.8  | 646    | 10.8 | 701    | 11.7 | 1,175  | 19.6 | 584   | 9.7 | 1,706  | 28.4 | 6,008   |
|                   | 1980 | 318    | 6.6  | 234    | 4.8  | 190    | 3.9  | 240    | 5.0  | 701    | 14.5 | 702    | 14.5 | 978    | 20.2 | 269   | 5.6 | 1,201  | 24.8 | 4,833   |
| South             | 1960 | 6,305  | 13.6 | 5,824  | 12.6 | 5,028  | 10.9 | 3,423  | 7.4  | 5,191  | 11.2 | 8,327  | 18.0 | 6,883  | 14.9 | 1,488 | 3.2 | 3,692  | 8.0  | 46,261  |
| Stockton          | 1970 | 4,905  | 10.7 | 5,321  | 11.6 | 5,323  | 11.6 | 4,821  | 10.5 | 6,131  | 13.3 | 6,489  | 14.1 | 6,766  | 14.7 | 1,954 | 4.2 | 4,244  | 9.2  | 45,954  |
| (D <sub>2</sub> ) | 1980 | 4,037  | 9.7  | 3,832  | 9.2  | 4,123  | 9.9  | 4,468  | 10.7 | 6,678  | 16.0 | 6,071  | 14.6 | 5,903  | 14.2 | 1,758 | 4.2 | 4,720  | 11.1 | 41,600  |
| Metro             | 1960 | 16,487 | 10.6 | 16,220 | 10.4 | 15,074 | 9.7  | 11,250 | 7.2  | 16,826 | 10.8 | 31,607 | 20.4 | 26,214 | 16.9 | 6,031 | 3.9 | 15,302 | 9.9  | 155,221 |
| Stockton          | 1970 | 14,736 | 8.4  | 16,766 | 9.5  | 17,253 | 9.8  | 17,185 | 9.8  | 25,580 | 14.5 | 28,000 | 15.9 | 30,567 | 17.4 | 7,878 | 4.5 | 18,244 | 10.4 | 176,209 |
|                   | 1980 | 16,594 | 8.1  | 15,705 | 7.6  | 16,225 | 7.9  | 18,893 | 9.2  | 36,911 | 18.0 | 37,899 | 18.4 | 30,593 | 14.9 | 9,288 | 4.5 | 23,257 | 11.3 | 205,389 |

Source: 1960, 1970, 1980 Census, U.S. Bureau of the Census

# STOCKTON SUBAREAS



MAP 4



From the census statistics, then, it is apparent that: (1) there is a concentration of older people in our community, and that (2) Stockton has not conformed to the state-wide trend of the 1960's which saw a sharp decline in the percentage of elderly people among California residents. These two factors have significant consequences for the housing market both in terms of units needed and in the type and size of units required to house the population.

## HOUSING CHARACTERISTICS

### Number of Housing Units

In the Stockton metropolitan area the growth in the number of housing units has been proportional to the growth in the population. Table 7 indicates the percent of the metropolitan area's housing units compared to population by subarea. In 1980, north Stockton contained 42.9% of the area's housing units and housed 42.2% of the area's population, and the subareas south of the Calaveras River contained 57.1% of the area's housing units and housed 57.8% of the population. Table 8 shows the distribution for the areas within the City limits.

TABLE 7  
SUBAREA PERCENT DISTRIBUTION OF POPULATION  
AND HOUSING UNIT COMPARISONS  
STOCKTON METROPOLITAN AREA

| SUBAREA   |                   | POPULATION |        |        | HOUSING UNITS |        |        |
|-----------|-------------------|------------|--------|--------|---------------|--------|--------|
|           |                   | 1960       | 1970   | 1980   | 1960          | 1970   | 1980   |
| North     | (A)               | 14.7%      | 24.5%  | 42.2%  | 12.2%         | 23.0%  | 42.9%  |
| North     |                   |            |        |        |               |        |        |
| Central   | (B)               | 40.7%      | 36.2%  | 27.4%  | 40.9%         | 38.7%  | 29.6%  |
| East      | (C)               | 9.7%       | 9.7%   | 7.8%   | 9.3%          | 9.3%   | 7.3%   |
| Downtown  | (D <sub>1</sub> ) | 5.1%       | 3.4%   | 2.4%   | 10.6%         | 6.1%   | 3.8%   |
| South     | (D <sub>2</sub> ) | 29.8%      | 26.2%  | 20.2%  | 27.0%         | 22.9%  | 16.4%  |
| Total     |                   | 100.0%     | 100.0% | 100.0% | 100.0%        | 100.0% | 100.0% |
| North of  |                   |            |        |        |               |        |        |
| Calaveras |                   | 14.7%      | 24.5%  | 42.2%  | 12.2%         | 23.0%  | 42.9%  |
| South of  |                   |            |        |        |               |        |        |
| Calaveras |                   | 85.3%      | 75.5%  | 57.8%  | 87.8%         | 77.0%  | 57.1%  |
| Total     |                   | 100.0%     | 100.0% | 100.0% | 100.0%        | 100.0% | 100.0% |



TABLE 8  
SUBAREA PERCENT DISTRIBUTION OF POPULATION  
AND HOUSING UNIT COMPARISONS  
CITY OF STOCKTON

|           |                   | POPULATION |        |        | HOUSING UNITS |        |        |
|-----------|-------------------|------------|--------|--------|---------------|--------|--------|
| SUBAREA   |                   | 1960       | 1970   | 1980   | 1960          | 1970   | 1980   |
| North     | (A)               | 11.9%      | 25.1%  | 48.8%  | 8.4%          | 23.5%  | 49.3%  |
| North     |                   |            |        |        |               |        |        |
| Central   | (B)               | 45.9%      | 38.1%  | 26.3%  | 44.6%         | 40.4%  | 28.4%  |
| East      | (C)               |            | .1%    | .1%    |               | .1%    | .1%    |
| Downtown  | (D <sub>1</sub> ) | 9.3%       | 5.5%   | 3.2%   | 18.2%         | 9.5%   | 5.1%   |
| South     | (D <sub>2</sub> ) | 32.9%      | 31.2%  | 21.6%  | 28.8%         | 26.5%  | 17.1%  |
| Total     |                   | 100.0%     | 100.0% | 100.0% | 100.0%        | 100.0% | 100.0% |
| North of  |                   |            |        |        |               |        |        |
| Calaveras |                   | 11.9%      | 25.1%  | 48.8%  | 8.4%          | 23.5%  | 49.3%  |
| South of  |                   |            |        |        |               |        |        |
| Calaveras |                   | 88.1%      | 74.9%  | 51.2%  | 91.6%         | 76.5%  | 50.7%  |
| Total     |                   | 100.0%     | 100.0% | 100.0% | 100.0%        | 100.0% | 100.0% |

Source: 1960, 1970 and 1980 census, U.S. Bureau of the Census.

Residential development in north Stockton accounted for 95% of the total net increase in the metropolitan area's housing units and represented an average annual growth rate of 16% between 1970 and 1980. This rate of increase is over four times that of the entire metropolitan area. In contrast, the subareas south of the Calaveras River (Subareas B, C, D<sub>1</sub>, and D<sub>2</sub>) experienced a growth rate of less than 1% over the same ten year period, and accounted for only 5% of the total net increase in housing units for the metropolitan area. Table 9 indicates the changes in housing units by subarea from 1960 to 1980.

Besides the information on housing units provided by the census, another indicator of housing demand is the number of residential building and demolition permits which were issued. Table 10 shows the number of units for which permits have been issued since 1970 by subarea. Table 11 shows the yearly differences by type of unit.

The yearly average of housing units built in north Stockton doubled from the period between 1970-1975 to the period between 1975-1980, another indicator of the north Stockton "boom". In contrast, the yearly average of the combined subareas of south Stockton declined from 442 units to 274 units for the same periods.

TABLE 9  
HOUSING UNITS 1960-1970-1980  
BY SUBAREA

| Subarea                    | Number | 1960  |        | 1970  |        | 1980  |      | AVERAGE YEARLY INCOME |       |           |   |
|----------------------------|--------|-------|--------|-------|--------|-------|------|-----------------------|-------|-----------|---|
|                            |        | % of  |        | % of  |        | % of  |      | 1960-1970             |       | 1970-1980 |   |
|                            |        | Metro | Area   | Metro | Area   | Metro | Area | Number                | %     | Number    | % |
| North (A)                  | 6,280  | 12.2  | 13,687 | 23.0  | 35,334 | 42.9  | 741  | 11.8                  | 2,165 | 15.8      |   |
| North                      |        |       |        |       |        |       |      |                       |       |           |   |
| Central (B)                | 20,951 | 40.9  | 23,029 | 38.7  | 24,338 | 29.6  | 208  | 1.0                   | 131   | 0.6       |   |
| East (C)                   | 4,761  | 9.3   | 5,554  | 9.3   | 6,027  | 7.3   | 79   | 1.7                   | 47    | 0.9       |   |
| Downtown (D <sub>1</sub> ) | 5,422  | 10.6  | 3,663  | 6.1   | 3,116  | 3.8   | -176 | -3.2                  | -55   | -0.1      |   |
| South (D <sub>2</sub> )    | 13,871 | 27.0  | 13,636 | 22.9  | 13,535 | 16.4  | -24  | -0.2                  | -10   | -0.1      |   |
| Metro Stockton             | 51,285 | 100.0 | 59,569 | 100.0 | 82,350 | 100.0 | 828  | 1.6                   | 2,278 | 3.8       |   |

Source: 1960, 1970 and 1980 Census, U.S. Bureau of the Census

TABLE 10  
RESIDENTIAL BUILDING PERMITS<sup>1</sup> 1970-1982  
1970 - 1975<sup>2</sup>      1975<sup>2</sup> - 1980<sup>3</sup>      1980<sup>3</sup> - 1982

| Subarea                    |       | 1970 - 1975 <sup>2</sup> |                | 1975 <sup>2</sup> - 1980 <sup>3</sup> |                | 1980 <sup>3</sup> - 1982 |                |
|----------------------------|-------|--------------------------|----------------|---------------------------------------|----------------|--------------------------|----------------|
|                            |       | Number of Units          | Yearly Average | Number of Units                       | Yearly Average | Number of Units          | Yearly Average |
| North (A)                  | 7,453 | 1,355                    | 13,503         | 2,701                                 | 2,440          | 976                      |                |
| North Central (B)          | 1,356 | 247                      | 751            | 150                                   | 70             | 28                       |                |
| East (C)                   | 286   | 52                       | 346            | 69                                    | 79             | 32                       |                |
| Downtown (D <sub>1</sub> ) | 245   | 45                       | -38            | -8                                    | -43            | -17                      |                |
| South (D <sub>2</sub> )    | 539   | 98                       | 313            | 63                                    | 152            | 61                       |                |
| Metro Stockton             | 9,879 | 1,638                    | 14,875         | 2,975                                 | 2,698          | 1,080                    |                |

Source: Building Permit Data Stockton and San Joaquin County

1. Includes Building Permits for new residential construction and demolition of units.
2. One half of the 1975 units included in this category.
3. One half of the 1980 units included in this category.

TABLE 11

| PLANNING AREA                       | TYPE OF UNIT | BUILDING PERMITS    |      |      |      |      |      |      |      |      |      |      |      |      |       | DENO. UNITS 1970-1982 | NET CHANGE 1970-1982 | AVERAGE CHANGE PER YEAR |
|-------------------------------------|--------------|---------------------|------|------|------|------|------|------|------|------|------|------|------|------|-------|-----------------------|----------------------|-------------------------|
|                                     |              | NUMBER OF NEW UNITS |      |      |      |      |      |      |      |      |      |      |      |      |       |                       |                      |                         |
|                                     |              | 1970                | 1971 | 1972 | 1973 | 1974 | 1975 | 1976 | 1977 | 1978 | 1979 | 1980 | 1981 | 1982 | TOTAL |                       |                      |                         |
| NORTH STOCKTON (A)                  | SINGLE       | 255                 | 559  | 812  | 619  | 743  | 674  | 1109 | 1751 | 2006 | 1208 | 631  | 696  | 581  | 11644 |                       |                      |                         |
|                                     | DUPLEX       | 108                 | 8    | 76   | 110  | 98   | 296  | 0    | 378  | 566  | 600  | 152  | 42   | 0    | 2434  |                       |                      |                         |
|                                     | MULTIPLE     | 791                 | 776  | 298  | 457  | 685  | 525  | 1753 | 393  | 1531 | 750  | 282  | 131  | 473  | 9045  |                       |                      |                         |
|                                     | TOTAL        | 1154                | 1343 | 1186 | 1186 | 1526 | 1495 | 2862 | 2722 | 4103 | 2558 | 1065 | 869  | 1054 | 23123 | 54                    | 23069                | 1775                    |
| NORTH CEN STOCKTON (B)              | SINGLE       | 59                  | 94   | 76   | 67   | 32   | 68   | 67   | 57   | 25   | 31   | 30   | 30   | 16   | 652   |                       |                      |                         |
|                                     | DUPLEX       | 20                  | 16   | 4    | 8    | 2    | 4    | 44   | 6    | 10   | 8    | 8    | 4    | 4    | 138   |                       |                      |                         |
|                                     | MULTIPLE     | 408                 | 231  | 127  | 130  | 135  | 104  | 102  | 217  | 44   | 126  | 9    | 65   | 0    | 1698  |                       |                      |                         |
|                                     | TOTAL        | 487                 | 341  | 207  | 205  | 169  | 176  | 213  | 280  | 79   | 165  | 47   | 99   | 20   | 2488  | 457                   | 2031                 | 156                     |
| EAST STOCKTON (C)                   | SINGLE       | 45                  | 68   | 64   | 68   | 47   | 83   | 66   | 74   | 83   | 78   | 88   | 35   | 32   | 831   |                       |                      |                         |
|                                     | DUPLEX       | 6                   | 2    | 2    | 2    | 2    | 0    | 0    | 0    | 18   | 18   | 0    | 0    | 0    | 50    |                       |                      |                         |
|                                     | MULTIPLE     | 0                   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0     |                       |                      |                         |
|                                     | TOTAL        | 51                  | 70   | 66   | 70   | 49   | 83   | 66   | 74   | 101  | 96   | 88   | 35   | 32   | 881   | 116                   | 715                  | 55                      |
| DOWNTOWN STOCKTON (D <sub>1</sub> ) | SINGLE       | 16                  | 0    | 0    | 1    | 1    | 0    | 2    | 1    | 0    | 0    | 0    | 1    | 0    | 22    |                       |                      |                         |
|                                     | DUPLEX       | 4                   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 4    | 0    | 0    | 0     |                       |                      |                         |
|                                     | MULTIPLE     | 32                  | 140  | 139  | 34   | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 4    | 0    | 349   |                       |                      |                         |
|                                     | TOTAL        | 52                  | 140  | 139  | 35   | 1    | 0    | 2    | 1    | 0    | 0    | 4    | 5    | 0    | 379   | 170                   | 209                  | 16                      |
| SOUTH STOCKTON (D <sub>2</sub> )    | SINGLE       | 234                 | 203  | 118  | 71   | 47   | 86   | 67   | 99   | 98   | 140  | 103  | 44   | 60   | 1370  |                       |                      |                         |
|                                     | DUPLEX       | 16                  | 6    | 2    | 4    | 0    | 0    | 2    | 8    | 2    | 8    | 2    | 6    | 4    | 60    |                       |                      |                         |
|                                     | MULTIPLE     | 19                  | 40   | 10   | 13   | 0    | 0    | 4    | 0    | 0    | 6    | 88   | 49   | 0    | 229   |                       |                      |                         |
|                                     | TOTAL        | 269                 | 249  | 130  | 88   | 47   | 86   | 73   | 107  | 100  | 154  | 193  | 99   | 64   | 1659  | 725                   | 934                  | 78                      |
| METRO STOCKTON                      | SINGLE       | 609                 | 924  | 1070 | 826  | 870  | 911  | 1311 | 1982 | 2212 | 1457 | 852  | 806  | 689  | 14519 |                       |                      |                         |
|                                     | DUPLEX       | 154                 | 32   | 84   | 124  | 102  | 300  | 46   | 392  | 596  | 634  | 166  | 52   | 8    | 2690  |                       |                      |                         |
|                                     | MULTIPLE     | 1250                | 1187 | 574  | 634  | 820  | 629  | 1859 | 810  | 1575 | 882  | 379  | 249  | 473  | 11321 |                       |                      |                         |
|                                     | TOTAL        | 2013                | 2143 | 1728 | 1584 | 1792 | 1840 | 3216 | 3184 | 4383 | 2973 | 1397 | 1107 | 1170 | 28530 | 1572                  | 26958                | 2074                    |

Source: Building Permit data for new residential construction and demolition,  
City of Stockton and San Joaquin County



Building permit figures show a dramatic reduction in the number of housing units built from 1980 to 1982. For the five-year period from 1975-1980 the yearly net average of housing units for which permits were issued was 2,975 units. In contrast, the yearly net average from 1980 to 1982 was only 1,080. This is due, in part, to the high interest rates that were experienced during this period and it is not expected to represent a long range trend.

### Housing Unit Projections

The 1980 Census indicates there were 61,290 year around housing units in the City of Stockton of which 55,335 units were occupied and 5,955 were vacant. According to figures from the San Joaquin County Council of Governments, the City contained 60,363 occupied housing units on July 1, 1983. Further, the San Joaquin County Council of Governments estimates that Stockton will have 72,200 occupied housing units on July 1, 1989. If one assumes that the same number of vacant units will exist in 1989 as did in 1980, 5,960 units will be vacant in 1989. Therefore; the projected figure for the number of year-round housing units in the City in 1989 is 78,200 units. If these projections are confirmed, the City's housing stock will have increased by 27.6%, for an average annual gain of 3.1%.

### Housing Types

While the single-family home (including mobile homes) remains the predominant form of housing in the Stockton metropolitan area, a shift has occurred over the past 20 years resulting in an ever increasing proportion of house-holds residing in multiple-family units (two or more units per structure). By 1980, single-family units increased by 11,553 for a total of 53,361. However, the percentage of the metropolitan area's housing stock represented by single-family units declined between 1960 and 1980 from 82% to 65%--a drop of 17% (Table 12).

The decline in the percentage of single-family units reflected the emphasis, both locally and state-wide, on the construction of multiple-family dwelling units during this period. Of the 31,101 units built within the metropolitan area between 1960 and 1980, 19,548 (63%) were multiple-family units. This trend increased the multiple-family unit percentage of the total housing stock from 18% in 1960 to 35% in 1980.

Significant disparities in the housing stock between south and north Stockton have accompanied the shifts in population and residential construction. North Stockton was the subarea most affected by the pattern of new residential construction which occurred between 1960 and 1980; of the 19,548 new multiple family units constructed during this period, 78% were built north of the Calaveras River. The result was that by 1980, over 40% of the housing stock in north Stockton was composed of multiple-family units (Table 12).

The metropolitan subareas south of the Calaveras River realized a net increase of 2,047 units between 1960 and 1980 (Table 13). One of the most startling changes in the housing stock in this area during that period was the net loss of 2,348 single-family units. The single-family unit percentage for this area declined from about 79% in 1960 to 71% in 1980. The large loss of single-family units, and the loss of multiple-family units in downtown Stockton, was mostly attributable to urban renewal projects, the Interstate 5-Crosstown Freeway construction, and private removal.

TABLE 12  
HOUSING TYPE 1960 - 1970 - 1980  
BY SUBAREA

| Subarea                    | SINGLE-FAMILY UNITS |       |        |       |        |       | MULTI-FAMILY UNITS |       |        |       |        |       |
|----------------------------|---------------------|-------|--------|-------|--------|-------|--------------------|-------|--------|-------|--------|-------|
|                            | 1960                | 1970  |        | 1980  |        |       | 1960               | 1970  |        | 1980  |        |       |
|                            | NO.                 | % OF  | NO.    | % OF  | NO.    | % OF  | NO.                | % OF  | NO.    | % OF  | NO.    | % OF  |
|                            |                     | TOTAL |        | TOTAL |        | TOTAL |                    | TOTAL |        | TOTAL |        | TOTAL |
| North (A)                  | 6,125               | 97.5  | 10,150 | 75.2  | 20,026 | 56.7  | 155                | 2.5   | 3,357  | 24.8  | 15,308 | 43.3  |
| North Central (B)          | 18,369              | 87.7  | 18,577 | 79.3  | 17,593 | 72.4  | 2,580              | 12.3  | 4,850  | 20.7  | 6,711  | 27.6  |
| East (C)                   | 4,586               | 96.2  | 5,389  | 96.6  | 5,452  | 90.4  | 179                | 3.8   | 189    | 3.4   | 576    | 9.6   |
| Downtown (D <sub>1</sub> ) | 988                 | 18.2  | 530    | 14.4  | 398    | 12.7  | 4,434              | 81.8  | 3,161  | 85.6  | 2,744  | 87.3  |
| South (D <sub>2</sub> )    | 11,740              | 84.8  | 11,089 | 81.3  | 9,892  | 73.0  | 2,110              | 15.2  | 2,548  | 18.7  | 3,667  | 27.0  |
| Metro Stockton             | 41,808              | 81.6  | 45,735 | 76.4  | 53,361 | 64.8  | 9,458              | 18.4  | 14,105 | 23.6  | 29,006 | 35.2  |

Source: 1960, 1970, 1980 Census, U.S. Bureau of the Census

A single-family unit is defined as 1 detached unit in a structure or a mobile home.

TABLE 13

SINGLE AND MULTIPLE FAMILY HOUSING UNITS  
AS A PERCENT OF THE NET CHANGE IN THE  
HOUSING STOCK BETWEEN 1960 AND 1980

|   | AMOUNT AND PERCENT OF 1960 - 1980 NET CHANGE |       |        |       |        |         |
|---|--|-------|--------|-------|--------|---------|
|   | S-F  | % S-F | M-F    | % M-F | Total  | % Total |
| North of Calaveras<br>(Subarea A)                                       | 13,901                                       | 48%   | 15,153 | 52%   | 29,054 | 100%    |
| South of Calaveras<br>(Subareas B, C, D <sub>1</sub> , D <sub>2</sub> ) | -2,348                                       | -115% | 4,395  | 215%  | 2,047  | 100%    |
| Metropolitan Total  | 11,553                                       | 37%   | 19,548 | 63%   | 31,101 | 100%    |

Source: 1960, 1980 Census, U.S. Bureau of the Census

While experiencing a net loss in single-family units, the area south of the River has recognized a net gain of 4,395 multiple-family units over the same period. Although significant, the increase in multiple-family units in this area could not keep pace with the construction of apartments in north Stockton, with the result being that its proportionate share of such housing declined from 98% in 1960 to 47% in 1980. South Stockton experienced less than one-tenth of the net gain in multiple-family housing units within the metropolitan area during that period.

#### Housing Tenure

The demand for, and emphasis on, single-family housing units which occurred in the early 1960's gradually gave way to an increase in demand for, and emphasis on, multiple-family rental units by 1980. This is clearly reflected by the drop in home ownership rates as indicated by the 1980 census data. Between 1960 and 1980 the percentage of home ownership in the State dropped 2.5%, from 58.4% to 55.9%. In San Joaquin County, the percentage dropped 3.3%, in metropolitan Stockton 5.0%, and within the City Limits 3.7% (Table 14).

TABLE 14  
HOUSING TENURE COMPARISONS - 1960, 1970, AND 1980

| AREA                  | TOTAL OCCUPIED UNITS |           |           | TOTAL OWNER OCCUPIED UNITS |           |           | % OWNER OCCUPIED |       |       |
|-----------------------|----------------------|-----------|-----------|----------------------------|-----------|-----------|------------------|-------|-------|
|                       | 1960                 | 1970      | 1980      | 1960                       | 1970      | 1980      | 1960             | 1970  | 1980  |
| California            | 4,982,108            | 6,573,816 | 8,629,866 | 2,909,551                  | 3,611,347 | 4,825,252 | 58.4%            | 54.9% | 55.9% |
| San Joaquin County    | 74,657               | 92,372    | 124,626   | 47,475                     | 56,720    | 75,148    | 63.6%            | 61.4% | 60.3% |
| Metropolitan Stockton | 47,645               | 57,409    | 75,236    | 29,906                     | 34,437    | 43,475    | 62.8%            | 60.0% | 57.8% |
| City of Stockton      | 27,742               | 36,208    | 55,335    | 15,568                     | 19,529    | 28,986    | 56.1%            | 53.9% | 52.4% |

Source: 1960, 1970, 1980 Census, U.S. Bureau of the Census



As was the case in 1960, San Joaquin County and metropolitan Stockton exceeded the State average and the City fell short of the state average for the percentage of owner-occupied units in 1980. The fact that the City was below the State average is attributable to the high rental occupancy rate (93%) in the downtown central core (Subarea D<sub>1</sub>).

The home ownership pattern within the metropolitan subareas in 1960, 1970 and 1980 is indicated in Table 15. The two areas which had a rental occupancy rate higher than the metropolitan average during this period were, downtown and south Stockton (Subareas D<sub>1</sub> and D<sub>2</sub>).

TABLE 15  
HOUSING TENURE IN METROPOLITAN SUBAREAS  
1960, 1970 AND 1980

| SUBAREA                    | TOTAL OCCUPIED UNITS |        |        | TOTAL OWNER OCCUPIED UNITS |        |        | % OWNER OCCUPIED |       |       |
|----------------------------|----------------------|--------|--------|----------------------------|--------|--------|------------------|-------|-------|
|                            | 1960                 | 1970   | 1980   | 1960                       | 1970   | 1980   | 1960             | 1970  | 1980  |
| North (A)                  | 5,794                | 12,924 | 31,585 | 5,180                      | 8,922  | 18,509 | 89.4%            | 68.9% | 58.6% |
| North Central (B)          | 20,145               | 22,696 | 22,554 | 14,088                     | 14,579 | 13,786 | 69.9%            | 64.2% | 61.1% |
| East (C)                   | 4,382                | 5,382  | 5,734  | 3,077                      | 3,818  | 4,166  | 70.2%            | 70.9% | 72.6% |
| Downtown (D <sub>1</sub> ) | 4,600                | 3,415  | 2,769  | 414                        | 313    | 193    | 9.0%             | 9.2%  | 7.0%  |
| South (D <sub>2</sub> )    | 12,724               | 12,992 | 12,594 | 7,147                      | 6,805  | 6,821  | 56.2%            | 52.7% | 54.2% |
| METRO                      | 47,645               | 57,409 | 75,236 | 29,906                     | 34,437 | 43,475 | 62.8%            | 60.0% | 57.8% |

Source: 1960, 1970, 1980 Census, U. S. Bureau of the Census

The metropolitan subarea in which the decline in the home ownership rate was most acute was north Stockton (Subarea A). During these decades the percentage of owner-occupied units in this area dropped 30%, from 89% to 59% (Table 16).

The home ownership rate in Subarea A, as well as in the other metropolitan subareas, was undoubtedly affected by the emphasis on the construction of multiple-family apartment units which occurred during the 1960's and 1970's. Between 1960 and 1980, 15,207 (51%) of the 29,865 building permits issued for north Stockton were for either duplexes or multiple-family units--potential rental units. The consequence of this building pattern was that the percentage of all the housing units in north Stockton which were single-family (potential home owner units) decreased from 98% to 57% between 1960 and 1980.

The general trend in the metropolitan area from 1960 to 1980 was toward more multi-family units and therefore, more renter occupancy. This trend was the result of two major factors--rising housing costs and reduced household size.

It should be noted that while the percentage of single-family units has decreased, the percentage of owner occupied single-family units has increased (see Table 18). The percentage of owner occupied single-family units for metropolitan Stockton went from 73% in 1960 to 82% in 1980. Also, in 1980, 3.2% of the metropolitan area's multiple-family units were owner occupied (5.3% owner occupied in north Stockton, subarea A). This multi-family owner occupied figure represents the continuing acceptance and demand for condominium units.

TABLE 16  
METROPOLITAN AREA HOME OWNERSHIP  
1960 - 1980 CHANGE

| Subarea                             | <u>1960</u> | <u>1980</u> | <u>CHANGE</u> |
|-------------------------------------|-------------|-------------|---------------|
| North Stockton (A)                  | 89.4%       | 58.6%       | -30.8%        |
| North Central Stockton (B)          | 69.9%       | 61.1%       | -8.8%         |
| East Stockton (C)                   | 70.2%       | 72.6%       | ±2.4%         |
| Downtown Stockton (D <sub>1</sub> ) | 9.0%        | 7.0%        | -2.0%         |
| South Stockton (D <sub>2</sub> )    | 56.2%       | 54.2%       | -0.2%         |
| Metro Area                          | 62.8%       | 57.8%       | -5.0%         |

TABLE 17  
1980 HOUSING COMPOSITION  
AND HOME OWNERSHIP RATES

| Subarea                             | % SINGLE<br>FAMILY | % OWNER.<br>OCCUPIED | DIFFERENCE |
|-------------------------------------|--------------------|----------------------|------------|
| North Stockton (A)                  | 56.7               | 58.6                 | 1.9        |
| North Central Stockton (B)          | 72.4               | 61.1                 | 11.3       |
| East Stockton (C)                   | 90.4               | 72.6                 | 17.8       |
| Downtown Stockton (D <sub>1</sub> ) | 12.7               | 7.0                  | 5.7        |
| South Stockton (D <sub>2</sub> )    | 73.0               | 54.2                 | 18.8       |
| Metro Area                          | 64.8               | 57.8                 | 7.0        |

Source: 1960, 1980 Census, U.S. Bureau of the Census

TABLE 18  
HOUSING TENURE BY TYPE OF UNIT  
1960, 1970 AND 1980

|                            | SINGLE-FAMILY UNITS |                   |             |                   |             |                   | 1960 - 1980<br>SINGLE-FAMILY<br>UNIT CHANGE |                 | MULTIPLE<br>FAMILY UNITS<br>1980 |                   |
|----------------------------|---------------------|-------------------|-------------|-------------------|-------------|-------------------|---|-----------------|----------------------------------|-------------------|
|                            | 1960<br>NO.         | % OWNER<br>OCC. 1 | 1970<br>NO. | % OWNER<br>OCC. 1 | 1980<br>NO. | % OWNER<br>OCC. 1 | NO.   | % OWNER<br>OCC. | NO.                              | % OWNER<br>OCC. 2 |
| Subarea<br>North (A)       | 6,125               | 88.8              | 10,150      | 88.1              | 20,026      | 93.1              | 13,901                                      | 4.3             | 15,308                           | 5.3               |
| North Central (B)          | 18,369              | 77.6              | 18,577      | 78.0              | 17,593      | 78.8              | -776  | 1.2             | 6,711                            | 1.8               |
| East (C)                   | 4,586               | 68.0              | 5,389       | 71.4              | 5,452       | 77.7              | 866   | 9.7             | 576                              | 0                 |
| Downtown (D <sub>1</sub> ) | 988                 | 42.5              | 530         | 57.2              | 398         | 50.2              | -590  | 7.7             | 2,744                            | 0                 |
| South (D <sub>2</sub> )    | 11,740              | 61.8              | 11,089      | 61.6              | 9,892       | 69.8              | -1,848                                      | 8.0             | 3,667                            | 0                 |
| Metro                      | 41,808              | 72.9              | 45,735      | 75.3              | 53,361      | 82.2              | 11,553                                      | 9.3             | 29,006                           | 3.2               |

Source: 1960, 1970, 1980 Census, Bureau of the Census

1. Includes units that are vacant for sale only and excludes owner-occupied condominium units.
2. Includes owner-occupied condominium units.



It should also be noted that from 1980 through 1982, tentative subdivision maps were filed to convert 1,367 multiple-family dwelling units into condominiums. The City's condominium conversion ordinance is designed to protect the rental housing supply from excessive conversions by keying the number of units permitted to convert each year to 60% of one third of the number of multiple-family projects built in the previous three years.

### Vacancy Rates

Because vacancy rates tend to fluctuate more than any other housing characteristic, a comparison of vacancy rates for various census years, as indicated in Table 19, does not necessarily demonstrate an accurate trend. However, the data in Table 19 is the only information available for total "for sale" and "for rent" housing units which were vacant at the time of the survey. Table 19 also provides the only available information on vacancy rates for each of the metropolitan subareas.

Historically, the rate of vacant "for sale" housing units has been extremely low in metropolitan Stockton--fluctuating around 2.0-4.0%. For apartment units the most recent FHA survey (1982) indicated a vacancy rate of 5.3%. This annual rental survey performed by FHA indicates vacancy rates ranging from a low of 4.0% (1976 and 1977) to a high of 7.3% (1972) over the last 13 years in the Stockton area (Table 20). This moderate vacancy rate in apartment units is contradicted by data which was compiled in November 1980 relative to the condominium conversion issue. At that time, forty-one apartment complexes in north Stockton were surveyed in order to establish an approximate vacancy rate. Of the 4,115 units in the survey, 438 units were vacant, representing a vacancy rate of over 10%.

### Condition of Housing

Between 1970 and 1972, the City and San Joaquin County conducted an extensive survey of the condition of the housing stock as a part of the Community Development Program. A total of 28 of the 36 residential census tracts in the metropolitan area were surveyed. Information as to the condition of public facilities, yard maintenance and incompatible zoning/land uses, as well as the structural condition of the housing, was collected. Table 21 shows that, in 1972, over 35% of the housing in metropolitan Stockton which was in need of rehabilitation was located in south Stockton. This subarea also had the greatest percent (43%) of the housing stock which was in need of replacement (Map 5).

Another indication of the condition of the housing stock is the age of the structures. The older the structure, the more likely it will be in need of rehabilitation or replacement. North central Stockton (Subarea B) contains the largest number of the older homes counted, with over 50% of the homes built in 1949 or earlier. (Table 22).

The most recent estimate of the condition of the City's housing stock is from the 1982 Housing Assistance Plan. The Housing Assistance Plan estimated a total of 8,379 units as being in substandard condition. This number represents 11.6% of the City's total estimated housing stock in 1982. Of these 8,379 housing units, it was further estimated that 7,291 were suitable for rehabilitation and 1,088 should be replaced.

TABLE 19  
VACANCY RATES FOR HOUSING UNITS<sup>1</sup>  
1960, 1970, AND 1980

| Subarea                    | 1 9 6 0                  |               |               |               | 1 9 7 0     |               |             |               | 1 9 8 0       |               |               |                |
|----------------------------|--------------------------|---------------|---------------|---------------|-------------|---------------|-------------|---------------|---------------|---------------|---------------|----------------|
|                            | FOR<br>SALE <sup>2</sup> | FOR<br>RENT   | OTHER         | TOTAL         | FOR<br>SALE | FOR<br>RENT   | OTHER       | TOTAL         | FOR<br>SALE   | FOR<br>RENT   | OTHER         | TOTAL          |
| North (A)                  | 4.1% <sup>3</sup><br>256 | 2.6%<br>161   | 1.1%<br>70    | 7.8%<br>487   | 0.4%<br>58  | 3.5%<br>471   | 0.6%<br>84  | 4.5%<br>613   | 2.6%<br>937   | 7.1%<br>2,494 | 0.9%<br>318   | 10.6%<br>3,749 |
| North Central (B)          | 0.8%<br>160              | 1.8%<br>377   | 1.3%<br>269   | 3.8%<br>806   | 0.5%<br>112 | 2.1%<br>490   | 0.7%<br>176 | 3.3%<br>778   | 0.8%<br>191   | 4.7%<br>1,149 | 1.8%<br>444   | 7.3%<br>1,784  |
| East (C)                   | 0.9%<br>42               | 2.9%<br>139   | 4.2%<br>198   | 8.0%<br>379   | 0.5%<br>29  | 0.7%<br>40    | 1.9%<br>103 | 3.1%<br>172   | 1.2%<br>70    | 1.5%<br>89    | 2.2%<br>134   | 4.9%<br>293    |
| Downtown (D <sub>1</sub> ) | 0.1%<br>6                | 6.5%<br>353   | 8.5%<br>463   | 15.2%<br>822  | 0<br>0      | 6.4%<br>200   | 1.3%<br>48  | 7.7%<br>248   | 0.2%<br>7     | 7.9%<br>246   | 3.0%<br>94    | 11.1%<br>347   |
| South (D <sub>2</sub> )    | 0.8%<br>108              | 2.8%<br>392   | 4.7%<br>647   | 8.3%<br>1,147 | 0.4%<br>52  | 2.0%<br>307   | 2.1%<br>285 | 4.5%<br>644   | 0.6%<br>83    | 2.9%<br>391   | 3.5%<br>467   | 7.0%<br>941    |
| Metro                      | 1.1%<br>572              | 2.8%<br>1,422 | 3.2%<br>1,647 | 7.1%<br>3,641 | 0.4%<br>251 | 2.5%<br>1,508 | 1.2%<br>696 | 4.1%<br>2,455 | 1.5%<br>1,288 | 5.3%<br>4,369 | 1.8%<br>1,457 | 8.6%<br>7,114  |
| City of Stockton           | 1.3%<br>375              | 2.8%<br>825   | 3.1%<br>936   | 7.1%<br>2,136 | 0.3%<br>132 | 3.0%<br>1,128 | 1.0%<br>394 | 4.4%<br>1,654 | 1.7%<br>1,013 | 6.4%<br>3,942 | 1.5%<br>911   | 9.6%<br>5,866  |

<sup>1</sup> Year-round vacant units are subdivided as follows: "For sale only"; "For rent", which also includes vacant units offered either for rent or for sale; and "other" which includes units sold or rented but not yet occupied by the new owner or renter, units held for the occasional use of the owner, and units being held off the market for other reasons.

<sup>2</sup> Vacancy rate. This figure is the percent of the total housing stock which is vacant.

<sup>3</sup> Number of vacant units.

Source: 1960, 1970, 1975 and 1980 Census, U.S. Bureau of the Census.

TABLE 20  
FEBRUARY 1982 RENTAL SURVEY SUMMARY  
STOCKTON METROPOLITAN AREA

|                                | 1970  | 1971  | 1972  | 1973  | 1974  | 1975  | 1976  | 1977  | 1978  | 1979  | 1980  | 1981  | 1982  |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| <u>NORTH OF THE CALAVERAS</u>  |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Projects (complexes)           | 29    | 36    | 44    | 39    | 39    | 49    | 51    | 55    | 73    | 41    | 45    | 31    | 39    |
| Total Units Surveyed           | 1,319 | 1,966 | 2,521 | 2,444 | 2,565 | 3,306 | 3,976 | 3,847 | 5,334 | 3,527 | 3,784 | 3,709 | 3,715 |
| Vacant Units                   | 67    | 137   | 206   | 150   | 144   | 203   | 153   | 151   | 365   | 162   | 178   | 159   | 172   |
| Percent Vacant                 | 5.1   | 7.0   | 8.2   | 6.1   | 5.6   | 6.1   | 3.9   | 3.9   | 6.8   | 4.6   | 4.7   | 4.3   | 4.6   |
| Units Under Construction       |       |       | 52    | 10    | 89    | 137   | 360   | 741   | 180   | 522   | 806   | 74    | 0     |
| <u>SOUTH OF CALAVERAS</u>      |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Projects (complexes)           | 40    | 10    | 37    | 58    | 57    | 45    | 41    | 35    | 39    | 22    | 23    | 24    | 16    |
| Total Units Surveyed           | 329   | 257   | 1,281 | 1,464 | 1,607 | 1,603 | 1,360 | 1,128 | 1,182 | 502   | 579   | 888   | 719   |
| Vacant Units                   | 11    | 23    | 73    | 94    | 128   | 102   | 56    | 48    | 65    | 15    | 45    | 72    | 65    |
| Percent Vacant                 | 3.3   | 8.9   | 5.7   | 6.4   | 8.0   | 6.4   | 4.1   | 4.3   | 5.5   | 3.0   | 7.8   | 8.1   | 9.0   |
| Units Under Construction       |       |       | 214   | 225   | 149   | 17    | 0     | 15    | 52    | 0     | 0     | 0     | 0     |
| <u>STOCKTON TOTALS</u>         |       |       |       |       |       |       |       |       |       |       |       |       |       |
| Total Projects (complexes)     | 69    | 46    | 81    | 97    | 96    | 94    | 92    | 90    | 115   | 63    | 68    | 55    | 55    |
| Total Units Surveyed           | 1,648 | 2,223 | 3,802 | 3,908 | 4,172 | 4,909 | 5,286 | 4,975 | 6,516 | 4,029 | 4,363 | 4,597 | 4,434 |
| Total Vacant Units             | 78    | 160   | 279   | 244   | 272   | 305   | 209   | 199   | 430   | 177   | 223   | 231   | 237   |
| Percent Vacant                 | 4.7   | 7.2   | 7.3   | 6.2   | 6.5   | 6.2   | 4.0   | 4.0   | 6.6   | 4.4   | 5.1   | 5.0   | 5.3   |
| Total Units Under Construction |       |       | 266   | 265   | 149   | 154   | 360   | 756   | 232   | 522   | 806   | 74    | 0     |

Source: Department of Housing and Urban Development, Federal Housing Administration  
"Annual Occupancy Survey of Rental Housing", February 1982



TABLE 21  
CONDITION OF HOUSING 1972

| Subarea                    | No.   | Units in Need of |             | No.   | % |
|----------------------------|-------|------------------|-------------|-------|---|
|                            |       | Rehabilitation   | Replacement |       |   |
| North (A)                  | 360   | 4.3              | 30          | 1.2   |   |
| North Central (B)          | 2,350 | 27.8             | 480         | 19.4  |   |
| East (C)                   | 1,940 | 23.0             | 610         | 24.6  |   |
| Downtown (D <sub>1</sub> ) | 800   | 9.4              | 290         | 11.7  |   |
| South (D <sub>2</sub> )    | 3,000 | 35.5             | 1,070       | 43.1  |   |
| Metro Stockton             | 8,450 | 100.0            | 2,480       | 100.0 |   |

Source: San Joaquin County Community Development Program: Housing Needs, 1972

TABLE 22  
YEAR RESIDENTIAL STRUCTURES BUILT

| Subarea                    | 1939 or Earlier |      | 1940 - 1949 |      | 1950 - 1959 |      | 1960 - 1969 |      | 1970 - 1979 |      | TOTAL |
|----------------------------|-----------------|------|-------------|------|-------------|------|-------------|------|-------------|------|-------|
|                            | No.             | %    | No.         | %    | No.         | %    | No.         | %    | No.         | %    |       |
| North (A)                  | 259             | 0.7  | 736         | 2.1  | 5,252       | 14.9 | 7,546       | 21.4 | 21,541      | 60.9 | 100.0 |
| North Central (B)          | 6,960           | 28.7 | 6,227       | 25.6 | 5,866       | 24.1 | 2,917       | 12.0 | 2,334       | 9.6  | 100.0 |
| East (C)                   | 923             | 15.3 | 1,338       | 22.2 | 1,517       | 25.2 | 1,271       | 21.1 | 979         | 16.2 | 100.0 |
| Downtown (D <sub>1</sub> ) | 1,966           | 62.6 | 316         | 10.1 | 206         | 6.5  | 270         | 8.6  | 384         | 12.2 | 100.0 |
| South (D <sub>2</sub> )    | 3,427           | 25.3 | 2,845       | 21.0 | 3,562       | 26.3 | 2,239       | 16.5 | 1,486       | 10.9 | 100.0 |
| Metro Stockton             | 13,535          | 16.4 | 11,462      | 13.9 | 16,403      | 19.9 | 14,243      | 17.3 | 26,724      | 32.5 | 100.0 |

Source: 1980 Census, U.S. Bureau of the Census



## Housing Purchase and Rental Costs

Despite an increase of 100% in family income from 1970 to 1980, the actual purchasing power for housing decreased because the cost of housing in metropolitan Stockton for the same period rose by 237% (Table 23). This has led to a situation where the average cost of a house is estimated to be approximately 2.9 times higher than the 1980 median income. In 1970, the average house was valued at only 1.7 times the median income. Couple this rise in value with an ever increasing interest rate and it becomes very apparent that home ownership is becoming an ever decreasing reality for families in the lower income ranges. The figure below illustrates the distribution of homes by price range sold from August 1981 to April 1982. This figure shows that the largest number of homes were sold in the \$55,000 to \$69,999 price range. The bottom figure of this range (\$55,000) represents 2.95 times the 1980 median family income of \$18,636.

PERCENTAGE OF ALL SOLD RESIDENTIAL PROPERTIES BY PRICE RANGE  
August 1981 to April 1982

|                       |        |
|-----------------------|--------|
| UNDER \$25,000        | 3.5 %  |
| \$25,000 — \$39,999   | 10.5 % |
| \$40,000 — \$54,999   | 17.5 % |
| \$55,000 — \$69,999   | 24.1 % |
| \$70,000 — \$84,999   | 16.0 % |
| \$85,000 — \$99,999   | 9.8 %  |
| \$100,000 — \$124,999 | 6.7 %  |
| \$125,000 — \$149,999 | 5.0 %  |
| \$150,000 — \$199,999 | 3.8 %  |
| \$200,000 — \$249,999 | 1.6 %  |
| \$250,000 & OVER      | .8 %   |

Source: Stockton Board of Realtors

For rental units, the percentage increase in median rent levels between 1970 and 1980 approximates the percentage increase in median family income. Median rent for the metropolitan area increased 102% between 1970 and 1980 whereas median family income for the Stockton area increased 100% (Table 23). There is, however, some variation in the above figures by subarea. In (subarea A) incomes increased faster than rents and in north central and east Stockton (subareas B and C) rents increased faster than incomes. The metropolitan wide figures do indicate though, that, on average, renters are not paying proportionally more for housing in 1980 compared to 1970. Home rental costs have not accelerated beyond income levels as have home ownership costs. This is due, in part, to the fact that rental supply exceeds demand. With a fairly high vacancy rate in rental units, rents have been kept comparatively low due to the competition for renters.

This slower rate of rental increases is not expected to continue, however, as the supply of the rental stock approaches demand. The construction of multiple family units has decreased markedly in the last few years. During the boom years of 1975 to 1979, an annual average of 1,545 multiple-family units were built in the metropolitan area. During 1980 to 1982, multiple-family unit construction fell to an annual average of 442 units. Although the process of condominium conversions further reduces the supply of rental units many of the converted units are, in turn, rented out by their new owners.



TABLE 23  
INCOME VS HOUSING VALUE AND RENT  
1970 - 1980

| Subarea                    | Median<br>Family<br>Income | 1970                    |                            |                            | 1980                    |                            | 1970 - 1980<br>PERCENT CHANGE |               |       |
|----------------------------|----------------------------|-------------------------|----------------------------|----------------------------|-------------------------|----------------------------|-------------------------------|---------------|-------|
|                            |                            | Median<br>Home<br>Value | Median<br>Contract<br>Rent | Median<br>Family<br>Income | Median<br>Home<br>Value | Median<br>Contract<br>Rent | Income                        | Home<br>Value | Rent  |
| North (A)                  | \$12,842                   | \$22,900                | \$147                      | \$22,737                   | \$73,800                | \$237                      | 77.0                          | 222.3         | 61.2  |
| North Central (B)          | \$ 9,964                   | \$15,500                | \$ 95                      | \$17,708                   | \$45,000                | \$172                      | 77.7                          | 190.3         | 81.0  |
| East (C)                   | \$ 8,797                   | \$13,700                | \$ 75                      | \$16,690                   | \$45,000                | \$154                      | 89.7                          | 228.5         | 105.3 |
| Downtown (D <sub>1</sub> ) | \$ 4,707                   | \$10,400                | \$ 57                      | \$ 8,444                   | \$28,500                | \$ 98                      | 79.4                          | 174.0         | 71.9  |
| South (D <sub>2</sub> )    | \$ 6,503                   | \$11,000                | \$ 68                      | \$12,179                   | \$30,200                | \$128                      | 87.3                          | 174.6         | 88.2  |
| Metro Stockton             | \$ 9,304                   | \$16,200                | \$ 91                      | \$18,636                   | \$54,600                | \$184                      | 100.3                         | 237.0         | 102.2 |

Source: 1970, 1980 Census, U.S. Bureau of the Census

While rent levels have not increased significantly faster than family incomes, rent payments represent a financial burden to a large percentage of renters. Tables 24 and 25 illustrate the number of renter households paying more than 25% of their income by income category for rent in 1970 and 1980. These tables show that the vast majority of renters in the lower income categories (less than \$5,000 in 1970 and less than \$10,000 in 1980) are paying 25% or more of their income for rent. This percentage drops to insignificance at the high income categories (over \$10,000 in 1970 and over \$20,000 in 1980). Table 27 summarizes the number of households in all income categories which pay 25% or more of their income for rent in 1970 and 1980. These figures show stability during the decade, with 48% of renters in 1970 and 54% in 1980 paying 25% or more of their income for rent. This stability is consistent with the above reported finding showing that on average, renters are not paying proportionally more for housing in 1980 compared to 1970. While renters may not be paying proportionally more in 1980, 54% of all renter households in the metropolitan area paid rents of 25% or more of their income and such payments could represent a financial burden.

It is interesting to note that, in contrast with the figures for renters, housing cost figures for homeowners show interesting variation. As reported above, the change in median home value far outpaced the change in median family income between 1970 and 1980 (237% vs. 100%). This finding leads to the conclusion that home ownership is becoming much less affordable. Table 27 shows the number of homeowner households which pay 25% or more of their income for monthly ownership costs in 1980. On a metropolitan wide basis, 24% of homeowner households pay 25% or more of income for their housing, a percentage approximately half that of renter households. This finding would lead one to conclude that housing costs are less for homeowners compared to renters.

There are two factors which help to explain this seeming contradiction concerning the affordability of homeownership. One factor is that homeowners tend to have higher incomes than renters. Table 25 and 26 support this conclusion. Table 25 shows that there were 4,813 renter households in the metropolitan area in 1980 with an income over \$20,000. This compares to 19,736 homeowner households shown on Table 26 which had an income over \$20,000 in 1980. A second factor relates to the fixed nature of homeownership costs. Renters housing costs can usually be changed monthly or yearly depending on lease conditions. In contrast, homeownership costs for principle and interest payments are fixed at the time the loan is taken. Fixed interest loans allow homeowners to enjoy relatively stable housing costs while family income may rise. Over time, this phenomenon results in homeowners paying smaller and smaller percentages of income for housing. This advantage of homeownership is dependent upon a fixed interest rate mortgage and the length of time living in the same home. The recent and increasing use of variable interest rate mortgages reduces this advantage of homeownership.

The costs of buying a home (new and resale) have increased much faster than incomes resulting in people spending increased percentages of income for housing. However; relatively few homes are bought in any one time. For example, in 1980, 1,894 homes were sold, representing 2.3% of the total number of housing units in metropolitan Stockton. The few homeowner households which have recently purchased a home and are paying high percentages of income are averaged with a much larger number of homeowner households having owned the same home for a longer time and paying low percentages of income for housing costs. The result of this average is the ownership costs presented in Table 26.

TABLE 24  
GROSS RENT AS A PERCENT OF INCOME - 1970

| SUBAREA                    | Total Renters | Income Less Than \$5,000 |                          |                              | Income \$5,000 to \$10,000 |                          |                              | Income Over \$10,000 |                          |                              |
|----------------------------|---------------|--------------------------|--------------------------|------------------------------|----------------------------|--------------------------|------------------------------|----------------------|--------------------------|------------------------------|
|                            |               | Total                    | No. Paying More Than 25% | Percent Paying More Than 25% | Total                      | No. Paying More Than 25% | Percent Paying More Than 25% | Total                | No. Paying More Than 25% | Percent Paying More Than 25% |
| NORTH (A)                  | 4,002         | 945                      | 906                      | 95.9%                        | 1,365                      | 660                      | 48.4%                        | 1,490                | 39                       | 2.6%                         |
| NORTH CENTRAL (B)          | 8,117         | 3,169                    | 2,848                    | 89.9%                        | 2,796                      | 543                      | 19.4%                        | 1,545                | 16                       | 1.0%                         |
| EAST (C)                   | 1,564         | 578                      | 510                      | 88.2%                        | 468                        | 75                       | 16.0%                        | 230                  | 0                        | 0.0%                         |
| DOWNTOWN (D <sub>1</sub> ) | 3,102         | 2,320                    | 1,625                    | 70.0%                        | 494                        | 33                       | 6.7%                         | 134                  | 0                        | 0.0%                         |
| SOUTH (D <sub>2</sub> )    | 6,187         | 3,398                    | 2,714                    | 79.9%                        | 1,636                      | 130                      | 8.0%                         | 525                  | 0                        | 0.0%                         |
| METRO STOCKTON             | 22,972        | 10,410                   | 8,603                    | 82.6%                        | 6,759                      | 1,441                    | 21.3%                        | 3,924                | 55                       | 1.4%                         |

SOURCE: 1970 Census, U.S. Bureau of the Census

TABLE 25  
GROSS RENT AS A PERCENT OF INCOME  
1980

| Subareas                   | Less than \$5,000<br>Paying 25% or more |       |      | \$5,000 to \$9,999<br>Paying 25% or more |       |      | \$10,000 to \$14,999<br>Paying 25% or more |       |      | \$15,000 to \$19,999/Paying 25% or more |     |      | Over \$20,000<br>Paying 25% or more |     |     |
|----------------------------|---|-------|------|--|-------|------|--|-------|------|---|-----|------|-------------------------------------|-----|-----|
|                            | TOTAL                                   | NO.   | %    | TOTAL                                    | NO.   | %    | TOTAL                                      | NO.   | %    | TOTAL                                   | NO. | %    | TOTAL                               | NO. | %   |
| North (A)                  | 1,796                                   | 1,743 | 97.0 | 2,966                                    | 2,780 | 93.7 | 2,443                                      | 1,571 | 64.3 | 2,191                                   | 361 | 16.5 | 2,887                               | 85  | 2.9 |
| North Central (B)          | 2,099                                   | 2,002 | 95.4 | 2,372                                    | 1,866 | 78.7 | 1,611                                      | 520   | 32.3 | 955                                     | 91  | 9.5  | 1,223                               | 27  | 2.3 |
| East (C)                   | 320                                     | 305   | 95.3 | 396                                      | 311   | 78.5 | 250  | 105   | 42.0 | 156                                     | 10  | 6.4  | 165                                 | 0   | 0   |
| Downtown (D <sub>1</sub> ) | 1,402                                   | 1,099 | 78.4 | 646                                      | 237   | 36.7 | 216  | 18    | 8.3  | 62                                      | 7   | 11.3 | 89                                  | 0   | 0   |
| South (D <sub>2</sub> )    | 1,570                                   | 1,431 | 91.2 | 1,780                                    | 998   | 56.1 | 888  | 167   | 18.8 | 461                                     | 34  | 7.4  | 449                                 | 0   | 0   |
| Metro Stockton             | 7,187                                   | 6,580 | 91.6 | 8,160                                    | 6,192 | 75.9 | 5,408                                      | 2,381 | 44.0 | 3,825                                   | 503 | 13.2 | 4,813                               | 112 | 2.3 |

Source: 1980 Census, U.S. Bureau of the Census



TABLE 26  
OWNER MONTHLY COSTS AS A PERCENT OF INCOME 1980

| Subareas                | Less than \$5,000   |        |      | \$5,000 - \$9,999   |        |      | \$10,000 - \$14,999 |        |      | \$15,000 - \$19,999 |        |      | Over \$20,000       |        |      |
|-------------------------|---------------------|--------|------|---------------------|--------|------|---------------------|--------|------|---------------------|--------|------|---------------------|--------|------|
|                         | Total Paying 25% or |        | %    | Total Paying 25% or |        | %    | Total Paying 25% or |        | %    | Total Paying 25% or |        | %    | Total Paying 25% or |        | %    |
|                         | More                | Number |      | More                | Number |      | More                | Number |      | More                | Number |      | More                | Number |      |
| North A                 | 327                 | 298    | 91.1 | 836                 | 618    | 73.9 | 1,377               | 768    | 55.8 | 1,981               | 839    | 42.4 | 11,050              | 1,813  | 16.4 |
| North Central B         | 1,077               | 653    | 60.6 | 1,804               | 571    | 31.6 | 1,940               | 417    | 21.5 | 1,971               | 384    | 19.5 | 5,520               | 393    | 7.1  |
| East C                  | 272                 | 162    | 59.6 | 555                 | 179    | 32.2 | 482                 | 122    | 25.3 | 437                 | 78     | 17.8 | 1,306               | 73     | 5.6  |
| Downtown D <sub>1</sub> | 42                  | 33     | 78.6 | 0                   | 0      | 0    | 31                  | 14     | 45.2 | 22                  | 0      | 0    | 42                  | 0      | 0    |
| South D <sub>2</sub>    | 798                 | 515    | 64.5 | 1,385               | 505    | 36.5 | 1,136               | 223    | 19.6 | 945                 | 73     | 7.7  | 1,818               | 36     | 2.0  |
| Metro Stockton          | 2,516               | 1,661  | 66.0 | 4,580               | 1,873  | 40.9 | 4,966               | 1,544  | 31.1 | 5,356               | 1,374  | 25.6 | 19,736              | 2,315  | 11.7 |

Source: 1980 Census, U.S. Bureau of the Census

TABLE 27  
HOUSING COSTS AS A PERCENT OF INCOME 1970-1980

| Subareas                | Gross Rent 1970          |        |      | Gross Rent 1980          |        |      | Owner Monthly Costs 1980 |       |      |
|-------------------------|--------------------------|--------|------|--------------------------|--------|------|--------------------------|-------|------|
|                         | Total Paying 25% or More |        | %    | Total Paying 25% or More |        | %    | Total Paying 25% or More |       | %    |
|                         | Number                   |        |      | Number                   |        |      | Number                   |       |      |
| North A                 | 3,800                    | 1,605  | 42.2 | 12,283                   | 6,540  | 53.2 | 15,571                   | 4,336 | 27.8 |
| North Central B         | 7,510                    | 3,407  | 45.4 | 8,260                    | 4,506  | 54.5 | 12,312                   | 2,417 | 19.6 |
| East C                  | 1,276                    | 585    | 45.8 | 1,287                    | 731    | 56.8 | 3,052                    | 614   | 20.1 |
| Downtown D <sub>1</sub> | 2,948                    | 1,658  | 56.2 | 2,415                    | 1,361  | 56.4 | 137                      | 47    | 34.3 |
| South D <sub>2</sub>    | 5,559                    | 2,844  | 51.2 | 5,148                    | 2,630  | 51.1 | 6,082                    | 1,352 | 22.2 |
| Metro Stockton          | 21,093                   | 10,099 | 47.9 | 29,393                   | 15,768 | 53.6 | 37,154                   | 8,766 | 23.6 |

Source: 1970, 1980 Census, U.S. Bureau of the Census.

## HOUSEHOLD CHARACTERISTICS

Residents of the Stockton metropolitan area are classified, for census purposes, as either residents of households or residents of group quarters. In 1980, members of households represented 97% of the population. Of the 75,236 households in the metropolitan area, approximately 42% are in north Stockton, 30% are in north central Stockton, 17% in south Stockton, 7% are in east Stockton and 4% are downtown.

### Group Quarters

Of the approximately 3% of the area's population residing in group quarters, the majority live in north central Stockton (Subarea B), which contains the University of the Pacific, housing approximately 2,000 students in 1983. South Stockton has the second largest group quarter population, largely a result of the inmate population at the County jail. Table 28 indicates the group quarters and household population for the metropolitan area.

TABLE 28  
GROUP QUARTER AND HOUSEHOLD POPULATION  
1960 - 1970 - 1980

| Subarea                    | Group Quarter Population |      |        |      |        |      | Household Population |      |         |      |         |      |
|----------------------------|--------------------------|------|--------|------|--------|------|----------------------|------|---------|------|---------|------|
|                            | 1960                     |      | 1970   |      | 1980   |      | 1960                 |      | 1970    |      | 1980    |      |
|                            | Number                   | %    | Number | %    | Number | %    | Number               | %    | Number  | %    | Number  | %    |
| North (A)                  | 1,537                    | 20   | 459    | 7    | 842    | 15   | 21,268               | 15   | 42,519  | 25   | 85,789  | 43   |
| North Central (B)          | 4,123                    | 53   | 3,886  | 61   | 5,407  | 61   | 59,045               | 40   | 59,772  | 36   | 52,806  | 27   |
| East (C)                   | 22                       | 0    | 98     | 2    | 98     | 2    | 14,985               | 10   | 16,869  | 10   | 16,014  | 8    |
| Downtown (D <sub>1</sub> ) | 556                      | 7    | 285    | 4    | 155    | 3    | 7,424                | 5    | 5,723   | 3    | 4,678   | 2    |
| South (D <sub>2</sub> )    | 1,537                    | 20   | 1,655  | 26   | 1,047  | 19   | 44,724               | 30   | 44,242  | 26   | 40,553  | 20   |
| Metro Stockton             | 7,775                    | 100% | 6,383  | 100% | 5,549  | 100% | 147,446              | 100% | 169,125 | 100% | 199,840 | 100% |

Source: 1960, 1970 and 1980 Censuses, U.S. Bureau of the Census.

### Households

It is important to understand the characteristics of the metropolitan area's households if housing needs are to be analyzed. Because Stockton has experienced a rapid growth in housing units and a relative slowing down of the growth in population, there have been some changes in the characteristics of household formations. These changes in household characteristics will be detailed in following sections; some of the factors are highlighted below:

1. An aging population which means longer occupancy requirements for the population.
2. Smaller family size, which means a reduction in the household size (persons per unit) and therefore more housing units per population.
3. An increase in the rate of marital disruption.
4. An increase in one parent families and one person households.
5. A large increase in the percent of females over 14 that have never married.

## Household Size

The Stockton area has followed the state-wide and national trends of smaller family sizes, or fewer persons per household. From 1960 to 1980, the average household size in Stockton dropped from 3.10 persons to 2.66 persons. Table 29 follows the progression of the reduced household size from 1960 to 1980 and also indicates the changes by subarea.

Household size varies throughout the metropolitan area, with the largest households found outside the central area in the unincorporated fringe areas and the newly developing, predominately single-family areas. Historically, the smallest households have been in the downtown area. Also, the household sizes of minorities and families below the poverty level are larger than for the population as a whole. The average household size in south Stockton is in excess of three persons per household. It is anticipated that the metropolitan area's household size will continue to drop and will reach 2.59 persons per household by 1985. (Table 30).

## Marital Status

The marital status information for the metropolitan area provided by the census gives an indication of the relative stability of the area's households which, in turn, provide insights into existing and future housing needs. The growing number of single, divorced, and separated people can be expected to result in a greater demand for rental housing and for units of suitable size for small families. As shown in Table 31, in 1980, there were over 13,000 men and women in the Stockton metropolitan area whose marriages had ended in divorce and who had not remarried. Marital discord had caused another 4,837 people to live apart from the persons they had married though they were not divorced at the time the census was taken. As the table indicates, the number of married people increased by 10.5% between 1970 and 1980 but the rate of increase among those who were separated or divorced was 4.5 to 8.5 times as great.

## Age of Head of Household and Household Composition

As was described in the population characteristics section, the aged represent a substantially larger segment of the population in the Stockton area than they do in the state as a whole. According to the 1980 census, 22.5% of Stockton's households were headed by a person over 65 years of age. This amounts to 16,942 households.

Table 32 presents data on the composition of households and families in the metropolitan area. The category "Non-Family Household" refers to the single-person household and unrelated persons living together. The data show that, in 1980, 73% of this household type resided in either the north or north central subarea (Subarea A or B).

The 1980 census collected a substantial amount of information on single-adult families, female-headed families, and children in such families. Because these family types generally have special housing needs, understanding the characteristics of these families in the planning area takes on greater importance.



TABLE 29  
HOUSEHOLDS 1960, 1970, 1975, 1980

| Subarea                    | 1960        |                     |                     | 1970        |                     |                     | 1975        |                     |                     | 1980        |                     |                     |
|----------------------------|-------------|---------------------|---------------------|-------------|---------------------|---------------------|-------------|---------------------|---------------------|-------------|---------------------|---------------------|
|                            | House-holds | Pop. in House-holds | Pop. per House-hold | House-holds | Pop. in House-holds | Pop. per House-hold | House-holds | Pop. in House-holds | Pop. per House-hold | House-holds | Pop. in House-holds | Pop. per House-hold |
| North (A)                  | 5,794       | 21,268              | 3.67                | 12,924      | 42,519              | 3.29                | 20,100      | 56,636              | 2.82                | 31,585      | 85,789              | 2.72                |
| North Central (B)          | 20,145      | 59,045              | 2.93                | 22,696      | 59,772              | 2.63                | 22,053      | 53,334              | 2.42                | 22,554      | 52,806              | 2.34                |
| East (C)                   | 4,382       | 14,985              | 3.42                | 5,382       | 16,869              | 3.13                | 5,370       | 15,510              | 2.89                | 5,734       | 16,014              | 2.79                |
| Downtown (D <sub>1</sub> ) | 4,600       | 7,424               | 1.61                | 3,415       | 5,723               | 1.68                | 3,472       | 4,970               | 1.43                | 2,769       | 4,678               | 1.69                |
| South (D <sub>2</sub> )    | 12,724      | 44,724              | 3.51                | 12,992      | 44,242              | 3.41                | 12,205      | 39,797              | 3.26                | 12,594      | 40,553              | 3.22                |
| Metro Stockton             | 47,645      | 147,446             | 3.10                | 57,409      | 169,125             | 2.95                | 63,200      | 170,247             | 2.69                | 75,236      | 199,840             | 2.66                |

Source: 1960, 1970 and 1980 Censuses, U.S. Bureau of the Census.

TABLE 30  
PROJECTED HOUSEHOLD SIZES

| Year | Household Population | Occupied Housing Units | Average Persons Per Household |
|------|----------------------|------------------------|-------------------------------|
| 1960 | 147,446              | 47,645                 | 3.10                          |
| 1970 | 169,182              | 57,114                 | 2.96                          |
| 1975 | 170,247              | 63,200                 | 2.69                          |
| 1980 | 199,840              | 75,236                 | 2.66                          |
| 1985 | 226,026              | 87,306                 | 2.59                          |

Source: 1960-1980 census, U.S. Bureau of the Census  
1985 projection, San Joaquin County Planning Department

TABLE 31  
MARITAL STATUS - STOCKTON METROPOLITAN AREA  
14 YEARS OLD OR OLDER 1960-1970

|               | 1960   | 1970   |        | 1980   | Change 1960-1970 | Change 1970-1980 |       |        |
|---------------|--------|--------|--------|--------|------------------|------------------|-------|--------|
| Married       | 69,567 | 78,037 |        | 86,251 | 8,470            | 12.2 %           | 8,214 | 10.5 % |
| Separated     |        | 3,319  |        | 4,837  |                  |                  | 1,518 | 45.7 % |
| Divorced      | 16,212 | 7,273  | 20,486 | 13,563 | 4,274            | 26.4 %           | 6,290 | 86.5 % |
| Widowed       |        | 9,894  |        | 11,738 |                  |                  | 1,844 | 18.6 % |
| Single Person | 24,090 | 32,442 |        | 37,000 | 8,352            | 34.7 %           | 4,558 | 14.0 % |

Source: 1960, 1970, 1980 Census, U.S. Bureau of the Census

TABLE 32  
HOUSEHOLD AND FAMILY COMPOSITION - 1960-1970-1980

| Subarea                    | Non-Family Households    |                 |                 | Husband-Wife Families |                 |                 | Single Adult Headed Families |                |                 | Female Headed Fam. |                | Male Headed Fam. |               |
|----------------------------|--------------------------|-----------------|-----------------|-----------------------|-----------------|-----------------|------------------------------|----------------|-----------------|--------------------|----------------|------------------|---------------|
|                            | 1960                     | 1970            | 1980            | 1960                  | 1970            | 1980            | 1960                         | 1970           | 1980            | 1970               | 1980           | 1970             | 1980          |
| North (A)                  | 279<br>4.8% <sup>1</sup> | 1,750<br>13.5%  | 8,373<br>26.5%  | 5,223<br>90.2%        | 10,192<br>78.9% | 19,138<br>60.6% | 292<br>5.0%                  | 282<br>7.6%    | 4,074<br>12.9%  | 803<br>6.2%        | 3,228<br>10.2  | 179<br>1.4%      | 846<br>2.7%   |
| North Central (B)          | 3,645<br>18.1%           | 5,752<br>25.3%  | 7,987<br>35.4%  | 14,609<br>72.5%       | 14,535<br>64.0% | 11,409<br>50.6% | 1,891<br>9.4%                | 2,409<br>10.7% | 3,158<br>14.0%  | 1,975<br>9.7%      | 2,551<br>11.3% | 434<br>2.1%      | 607<br>2.7%   |
| East (C)                   | 531<br>12.1%             | 860<br>16.0%    | 1,328<br>23.2%  | 3,465<br>79.1%        | 3,967<br>73.7%  | 3,647<br>63.6%  | 386<br>8.8%                  | 555<br>10.3%   | 759<br>13.2%    | 434<br>8.1%        | 568<br>9.9%    | 121<br>2.2%      | 191<br>3.3%   |
| Downtown (D <sub>1</sub> ) | 3,400<br>73.9%           | 2,445<br>71.6%  | 2,009<br>72.5%  | 877<br>19.1%          | 710<br>20.8%    | 420<br>15.2%    | 323<br>7.0%                  | 260<br>7.6%    | 340<br>12.3%    | 200<br>5.9%        | 226<br>8.2%    | 60<br>1.8%       | 114<br>4.1%   |
| South (D <sub>2</sub> )    | 2,394<br>18.8%           | 2,732<br>21.0%  | 2,777<br>22.0%  | 8,408<br>66.1%        | 7,560<br>58.2%  | 6,574<br>52.2%  | 1,922<br>15.1%               | 2,700<br>20.8% | 3,243<br>25.8   | 2,199<br>16.9%     | 2,595<br>20.6% | 501<br>3.9%      | 648<br>5.2%   |
| Metro Stockton             | 10,249<br>21.5%          | 13,539<br>23.6% | 22,474<br>29.9% | 32,582<br>68.4%       | 36,964<br>64.4% | 41,188<br>54.7% | 4,814<br>10.1%               | 6,906<br>12.0% | 11,574<br>15.4% | 5,611<br>9.9%      | 9,168<br>12.2% | 1,295<br>1.4%    | 2,406<br>3.2% |

Source: 1960, 1970 and 1980 Censuses, U.S. Bureau of the Census.

<sup>1</sup>Percent of total households.

In 1980, 15.4% of the metropolitan area's households were single-adult families, of which 55% were female-headed with children. Map 6 indicates the location of female-headed families with children.

Ninety-four percent of all female-headed families below the poverty level were families with children. Among children as a group, the census information reveals that almost one-third of the area's children (18 years old or younger) lived in single-parent families, but the percentage was much higher for the area's poor children; 56% of the families with children living below the poverty level were in female-headed families.

## Income

### Median Incomes

As was the case in 1970, the median annual incomes of families living in the County, metropolitan Stockton, and the City all fell below the state average in 1980 (Table 33). The median family income in metropolitan Stockton was over 13% below that of the State. In 1980, median family incomes fluctuated a great deal between areas of metropolitan Stockton (Table 34 and Map 7).

The median family income in the Stockton area rose from \$9,304 in 1970 to \$18,636 in 1980. Of course, inflation trends were a significant factor in this dramatic increase and different areas of metropolitan Stockton continued to represent a diverse range in income levels (Table 34). As was the case in 1970, the median family income in south Stockton (Subarea D<sub>2</sub>) was approximately half that of north Stockton (Subarea A) in 1980. East Stockton and downtown Stockton both had median family incomes falling below the metropolitan average in 1970 and 1980. The median income of downtown Stockton was \$8,444, only 45% of the median for the entire metropolitan area in 1980.

In 1980, as in 1970, north Stockton maintained its position as the metropolitan subarea with the highest median family income level. Unlike the other subareas, none of the census tracts in north Stockton had family incomes which were below the metro median in 1970 and only three tracts were below the metropolitan median in 1980.

### Poor, Low, and Moderate Income Families

The definition of poverty level varies according to the size of the household and other factors. Poor families are defined in the City's Urban Housing Study Committee Report, Part II as those unable to meet basic living needs of shelter, nutrition, and clothing without public forms of assistance. Low income families can be expected to meet basic needs under normal circumstances, but will often have to depend on public forms of assistance in emergencies. Moderate income families have incomes and access to private forms of assistance normally sufficient to meet basic living needs and provide for emergencies without recourse to public forms of assistance.

In 1980, a family of four would be defined as poor if its gross yearly income was below \$9,320; it would be defined as low income if its gross income ranged from \$9,320 to \$14,920; and it would be moderate if its gross income ranged from \$14,920 to \$22,370 (the estimate median for such families in San Joaquin County) (Table 35).



# STOCKTON SUBAREAS

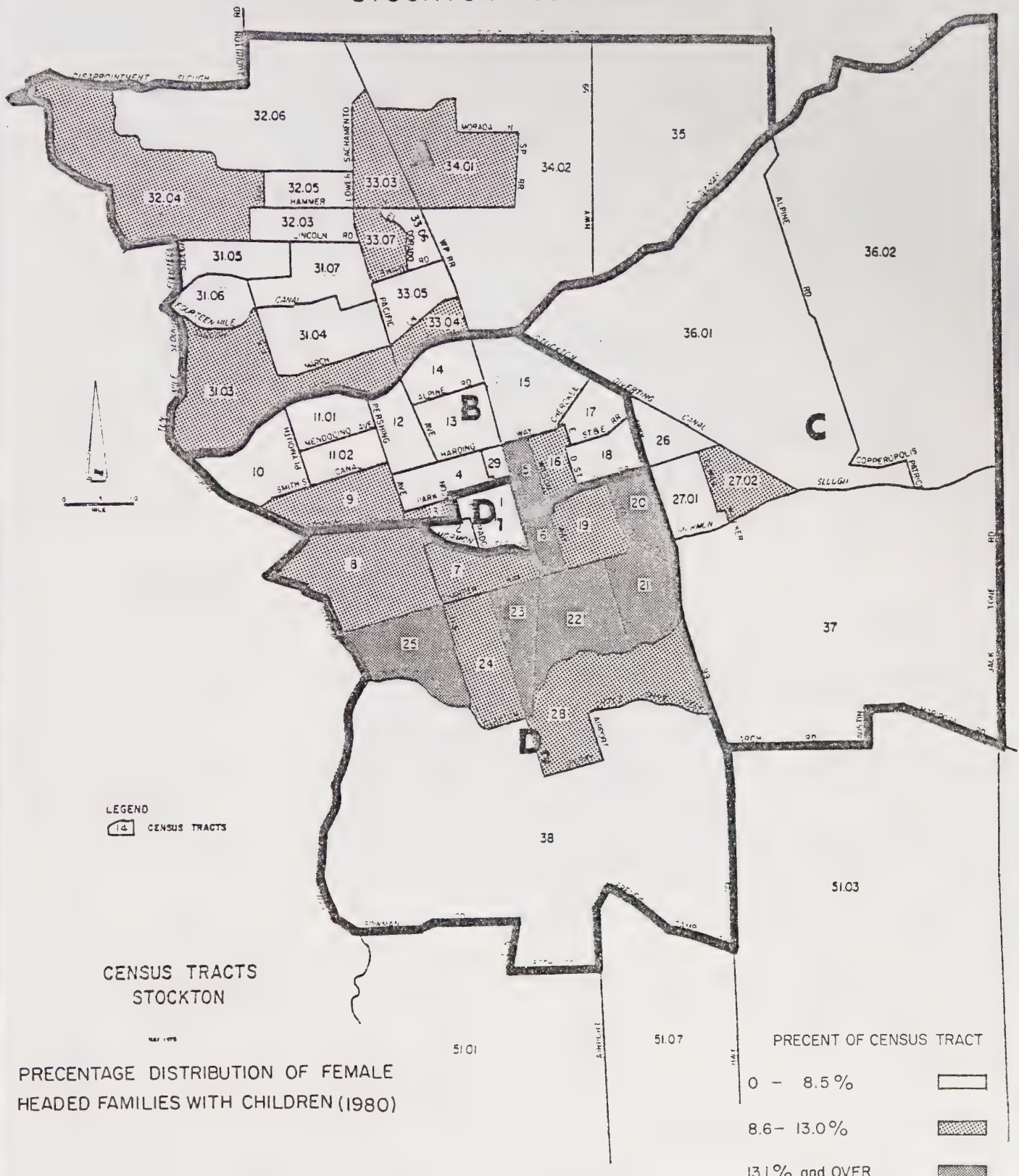


TABLE 33  
MEDIAN FAMILY INCOME 1970, 1980

|                       | 1970                    |                      | 1980                    |                      |
|-----------------------|-------------------------|----------------------|-------------------------|----------------------|
|                       | Median Family<br>Income | % of<br>State Median | Median Family<br>Income | % of<br>State Median |
| California            | \$10,732                | 100%                 | \$21,541                | 100%                 |
| San Joaquin County    | \$ 9,602                | 89.5%                | \$19,120                | 88.8%                |
| Metropolitan Stockton | \$ 9,304                | 86.7%                | \$18,636                | 86.5%                |
| City of Stockton      | \$ 9,533                | 88.8%                | \$18,279                | 84.9%                |

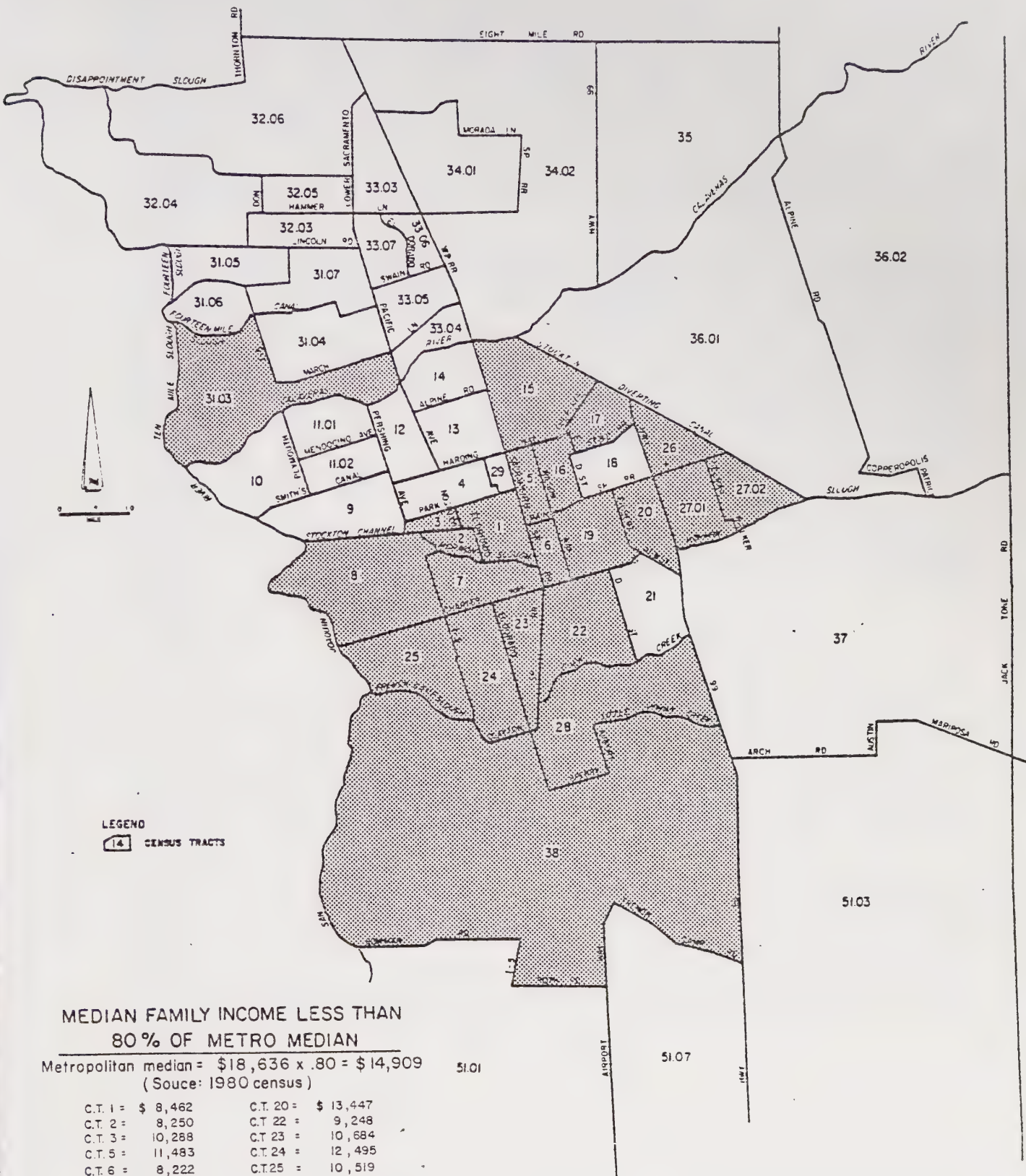
Source: 1970, 1980 U.S. Census, U.S. Bureau of the Census

TABLE 34  
MEDIAN FAMILY INCOME 1970-1980

| Subarea                             | 1970     | 1980     | Percentage<br>Change |
|-------------------------------------|----------|----------|----------------------|
| North Stockton (A)                  | \$12,842 | \$22,737 | 77.0%                |
| North Central<br>Stockton (B)       | \$ 9,964 | \$17,708 | 77.7%                |
| East Stockton (C)                   | \$ 8,797 | \$16,690 | 89.7%                |
| Downtown Stockton (D <sub>1</sub> ) | \$ 4,707 | \$ 8,444 | 79.4%                |
| South Stockton (D <sub>2</sub> )    | \$ 6,503 | \$12,179 | 87.3%                |
| Metro Total                         | \$ 9,304 | \$18,636 | 100.3%               |

Source: 1970, 1980 Census, U.S. Bureau of the Census





LEGEND  
 14 CENSUS TRACTS

### MEDIAN FAMILY INCOME LESS THAN 80 % OF METRO MEDIAN

Metropolitan median = \$18,636 x .80 = \$14,909  
 (Source: 1980 census)

|                   |                     |
|-------------------|---------------------|
| C.T. 1 = \$ 8,462 | C.T. 20 = \$ 13,447 |
| C.T. 2 = 8,250    | C.T. 22 = 9,248     |
| C.T. 3 = 10,288   | C.T. 23 = 10,684    |
| C.T. 5 = 11,483   | C.T. 24 = 12,495    |
| C.T. 6 = 8,222    | C.T. 25 = 10,519    |
| C.T. 7 = 12,360   | C.T. 26 = 9,788     |
| C.T. 8 = 10,376   | C.T. 2701 = 14,127  |
| C.T. 15 = 13,459  | C.T. 2702 = 12,489  |
| C.T. 16 = 12,234  | C.T. 28 = 12,867    |
| C.T. 17 = 12,060  | C.T. 3103 = 11,790  |
| C.T. 19 = 13,777  | C.T. 38 = 14,794    |

MAP 7



TABLE 35  
INCOME RANGES DEFINING POOR, LOW AND MODERATE  
INCOME FAMILIES FOR THE STOCKTON AREA - 1980

| <u>Household<br/>Size</u> | <u>Poor<br/>Maximum</u> | <u>Low Income<br/>Maximum</u> | <u>Moderate Income<br/>Maximum</u> |
|---------------------------|-------------------------|-------------------------------|------------------------------------|
| 1 person                  | \$ 6,720                | \$10,760                      | \$16,140                           |
| 2 persons                 | 6,950                   | 11,130                        | 16,700                             |
| 3 persons                 | 8,720                   | 13,960                        | 20,950                             |
| 4 persons                 | 9,320                   | 14,920                        | 22,370                             |
| 5 persons                 | 9,450                   | 15,130                        | 22,700                             |
| 6 persons                 | 10,180                  | 16,300                        | 24,450                             |
| 7 persons                 | 11,100                  | 17,790                        | 26,670                             |
| 8 persons                 | 11,150                  | 17,862                        | 26,790                             |

Source: Stockton Community Development Department based on 1980 median income of \$18,644 as determined by U.S. Department of Housing and Community Development and the Urban Housing Study Committee Report, June 1977.

The 1980 census is the most recent source of information on the number of families with poverty level incomes. It is estimated that, in 1980, there were 6,740 families below the poverty level in the Stockton metropolitan area, or 12.8% of all families. Thirty-seven percent of Stockton area families with incomes below the poverty level live in south Stockton. North and central Stockton follow with 28% and 24% respectively of Stockton's population below the poverty level.

On the subarea basis, there was a wide variety in the number and percentage of the population below the poverty level in 1980, as indicated in Table 36 and Map 8.

An examination of the types of families below the poverty level in 1980 reveals that female headed families, as earlier described, are particularly susceptible to poverty status, with nearly half of the total families below the poverty level so classified. Just over 81% of all the families below the poverty level contained children under 18 years old. South Stockton accounted for the largest percentage of families below the poverty level in each of the two categories listed in Table 37. With respect to families below the poverty level, south Stockton represented 37% of those families headed by a female and 39% of families with children under 18. North Stockton had the second largest percentage of families below the poverty level in these two categories.

Table 37 also indicates the needs of households with the head 65 years old or older. In 1980, 1,766 households whose head was 65 or more were classified as being below the poverty level. This represents 10.4% of all households whose head was 65 years or more.

### Overcrowding

Housing units with more than 1.01 persons per habitable room are considered to be overcrowded. The rate of overcrowding in the Stockton metropolitan area and the City exceeded the overall rate in California in both 1960 and 1970. These rates did, however, drop below the State rate in 1980. In metropolitan Stockton the rate of overcrowding dropped 2.4% and in the City the rate dropped 1.7% between 1970 and 1980, compared to the drop in the State rate of only 0.5%. It should be noted that the percent of overcrowding in the County dropped markedly between 1970 and 1980 (Table 38).

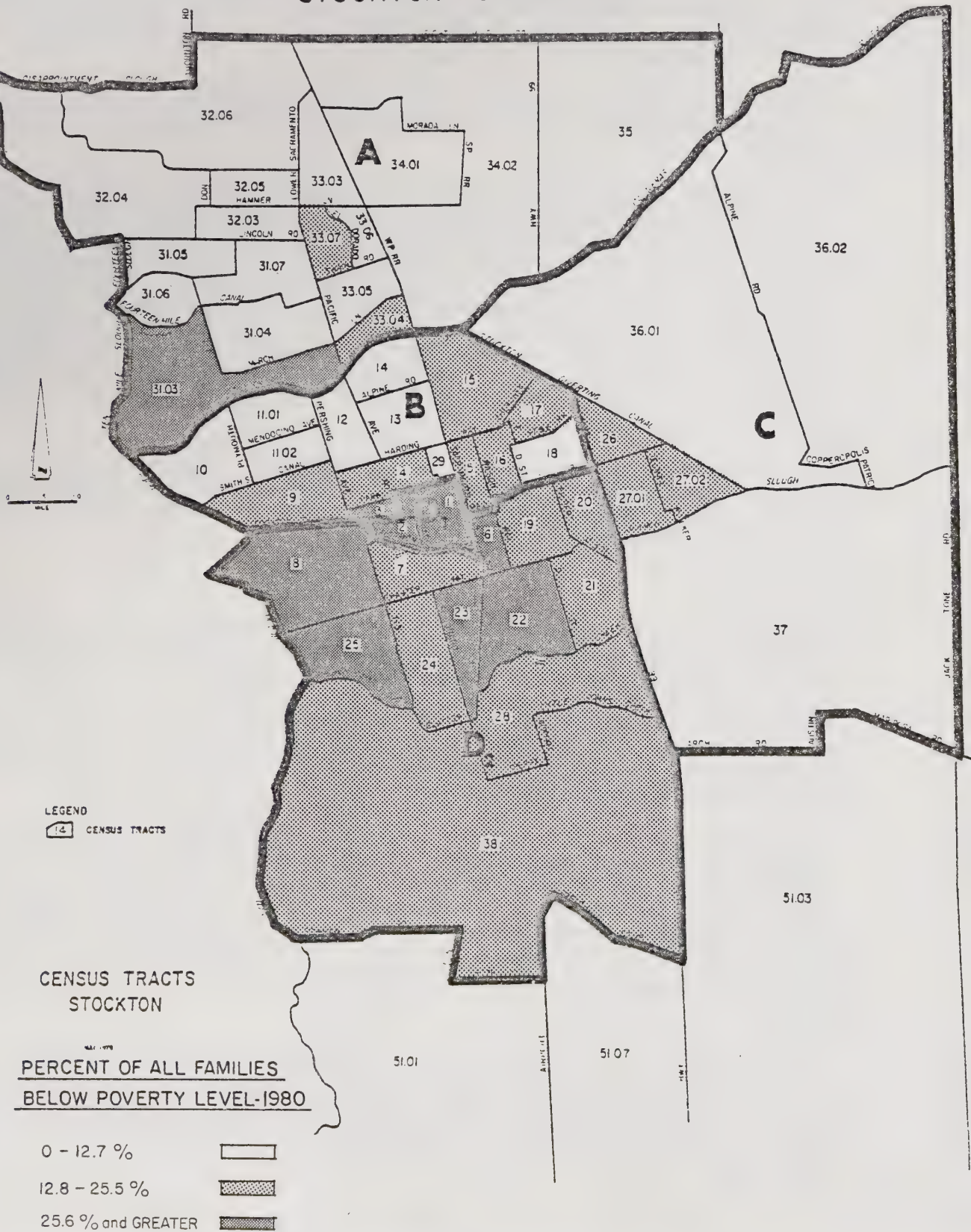
Between 1960 and 1980 the rate of overcrowding decreased significantly in all areas of Stockton except downtown Stockton (Table 39). The increase in overcrowding in the downtown is most likely due to the reduction in the amount of low cost housing units as a result of the West End Redevelopment Project and the Crosstown Freeway combined with the continuing need for low cost housing in the Downtown. One result of this high demand, low supply condition is the sharing of housing, i.e., overcrowding.

### Mobility

The information provided by the census on mobility gives an indication as to the stability of the population and the areas from which and to which residents are moving. Of the population which was 5 years old or older in 1980, the following percentage moved at least once between 1975 and 1980 (Table 40):



## STOCKTON SUBAREAS



MAP 8



TABLE 36  
POVERTY WITHIN THE METROPOLITAN AREA - 1980

|                     | Total<br>Population | Pop. In<br>Poverty | % of<br>Population | Total No.<br>Unrelated<br>Individuals | Unrelated<br>Ind. In<br>Poverty | % of<br>Indi. | Total No.<br>Families | Families<br>In Poverty | % of<br>Families |
|---------------------|---------------------|--------------------|--------------------|---------------------------------------|---------------------------------|---------------|-----------------------|------------------------|------------------|
| Area A              | 86,631              | 8,984              | 10.4               | 10,523                                | 2,444                           | 23.2          | 23,212                | 1,883                  | 8.1              |
| Area B              | 56,213              | 7,148              | 12.7               | 9,269                                 | 2,094                           | 22.6          | 14,567                | 1,625                  | 11.2             |
| Area C              | 16,112              | 1,862              | 11.6               | 1,564                                 | 408                             | 26.1          | 4,406                 | 431                    | 9.8              |
| Area D <sub>1</sub> | 4,833               | 1,800              | 37.2               | 2,166                                 | 870                             | 40.2          | 760                   | 283                    | 37.2             |
| Area D <sub>2</sub> | 41,600              | 10,988             | 26.4               | 3,455                                 | 1,075                           | 31.1          | 9,817                 | 2,518                  | 25.6             |
| Metro<br>Total      | 205,389             | 30,782             | 15.0               | 26,977                                | 6,891                           | 25.5          | 52,762                | 6,740                  | 12.8             |

Source: 1980 Census, U.S. Bureau of the Census.

TABLE 37  
POPULATION BELOW THE POVERTY LEVEL  
1980

|                  |                   | Families Below Poverty Level |          |            | Total      | Households Below Poverty Level |            |          |
|------------------|-------------------|------------------------------|----------|------------|------------|--------------------------------|------------|----------|
|                  |                   | Female                       |          |            |            |                                |            |          |
|                  |                   | With Children                |          | Households | # of       | % of all                       | With House |          |
| Subarea          |                   | Total                        | Under 18 | Head       | Households | Total                          | Households | Head 65+ |
| North            | (A)               | 1,883                        | 1,574    | 937        | 31,585     | 3,177                          | 10.1       | 284      |
|                  |                   | (27.9%) <sup>1</sup>         | (28.6%)  | (28.5%)    | (42.0%)    | (28.6%)                        |            | (16.1%)  |
| North Central    | (B)               | 1,625                        | 1,233    | 871        | 22,554     | 3,117                          | 13.8       | 649      |
|                  |                   | (24.1%)                      | (22.4%)  | (26.5%)    | (30.0%)    | (28.1%)                        |            | (36.8%)  |
| East             | (C)               | 431                          | 324      | 149        | 5,734      | 692                            | 12.1       | 121      |
|                  |                   | (6.4%)                       | (5.9%)   | (4.5%)     | (7.6%)     | (6.2%)                         |            | (6.8%)   |
| Downtown         | (D <sub>1</sub> ) | 283                          | 211      | 101        | 2,769      | 1,012                          | 36.6       | 274      |
|                  |                   | (4.2%)                       | (3.9%)   | (3.1%)     | (3.7%)     | (9.1%)                         |            | (15.5%)  |
| South            | (D <sub>2</sub> ) | 2,518                        | 2,157    | 1,230      | 12,594     | 3,108                          | 24.7       | 438      |
|                  |                   | (37.4%)                      | (39.2%)  | (37.4%)    | (16.7%)    | (28.0%)                        |            | (24.8%)  |
| Metro Stockton   |                   | 6,740                        | 5,499    | 3,288      | 75,236     | 11,106                         | 14.8       | 1,766    |
|                  |                   | (100%)                       | (100%)   | (100%)     | (100%)     | (100%)                         |            | (100%)   |
| City of Stockton |                   | 5,138                        | 4,294    | 2,657      | 55,335     | 8,729                          | 15.8       | 1,296    |
|                  |                   | (76.2%)                      | (78.1%)  | (80.8%)    | (73.6%)    | (78.6%)                        |            | (73.4%)  |

Source: 1980 Census, U.S. Bureau of the Census

Note: 1. Percent of the Metropolitan Total in that particular column.

TABLE 38  
OVERCROWDING 1960-1980

|                       | Percent of Occupied Housing Units Overcrowded |      |      |                 |                 |
|-----------------------|---|------|------|-----------------|-----------------|
|                       | 1960  | 1970 | 1980 | Change<br>60-70 | Change<br>70-80 |
| California            | 9.5%  | 7.9% | 7.4% | -2.4%           | -0.5%           |
| San Joaquin County    | 11.6%   | 9.6% | 6.3% | -2.0%           | -3.3%           |
| Metropolitan Stockton | 11.8%   | 9.6% | 7.2% | -2.2%           | -2.4%           |
| City of Stockton      | 10.0%   | 8.7% | 7.0% | -1.3%           | -1.7%           |

Source: 1960, 1970, 1980 Census, U.S. Bureau of the Census

TABLE 39  
OVERCROWDING 1960-1970-1980

| Subarea           | 1960                |                               | 1970                |                  | 1980                |                  |
|-------------------|---------------------|-------------------------------|---------------------|------------------|---------------------|------------------|
|                   | Total<br>Households | Over-<br>crowded <sup>1</sup> | Total<br>Households | Over-<br>crowded | Total<br>Households | Over-<br>crowded |
| North             |                     | 342                           |                     | 609              |                     | 1,161            |
| (A)               | 5,794               | 5.9%                          | 13,074              | 4.7%             | 31,585              | 3.7%             |
| North             |                     | 1,234                         | 22,251              | 1,203            | 22,554              | 887              |
| Central (B)       | 20,145              | 6.1%                          |                     | 5.4%             |                     | 3.9%             |
| East              |                     | 855                           |                     | 675              | 5,734               | 447              |
| (C)               | 4,382               | 19.5%                         | 5,382               | 12.5%            |                     | 7.8%             |
| Downtown          |                     | 340                           |                     | 216              | 2,769               | 313              |
| (D <sub>1</sub> ) | 4,600               | 7.4%                          | 3,415               | 6.3%             |                     | 11.3%            |
| South             |                     | 2,840                         |                     | 2,749            | 12,594              | 2,389            |
| (D <sub>2</sub> ) | 12,724              | 22.3%                         | 12,992              | 21.2%            |                     | 19.0%            |
| Metropolitan      |                     | 5,611                         |                     | 5,452            | 72,236              | 5,197            |
| Stockton          | 47,645              | 11.8%                         | 57,114              | 9.6%             |                     | 7.2%             |
| City of           |                     | 2,775                         |                     | 3,220            | 55,335              | 3,888            |
| Stockton          | 27,742              | 10.0%                         | 36,824              | 8.7%             |                     | 7.0%             |

Source: 1960, 1970, and 1980 censuses, U.S. Bureau of the Census.

<sup>1</sup> 1.01 or more persons per room.



TABLE 40

## Mobility 1975 - 1980

|                       |                               |
|-----------------------|-------------------------------|
| California            | 55.4% of the population moved |
| San Joaquin County    | 53.5% of the population moved |
| Metropolitan Stockton | 53.7% of the population moved |
| City of Stockton      | 57.6% of the population moved |

The rates of mobility in the County and the metropolitan area were slightly lower than the State, while the City's mobility was slightly higher than the State average. Within metropolitan Stockton, only the mobility rates for north Stockton and Downtown exceeded the State average of 55% (Table 41).

The subarea with the highest mobility rate in 1980 was north Stockton. This is to be expected, since this was the area in which most of the metropolitan residential growth took place between 1970 and 1980. The rates on the other subareas, while not as high, were also significant; over 40% of the population residing in north central, east and south Stockton had moved between 1975 and 1980.

Table 42 shows that while 54% of the metropolitan area's population over five years of age had moved at least once in the five years measured, 64% of those mobile people had moved from another home within San Joaquin County. The data show that only 20% of the metropolitan area's population over five years of age moved from areas outside the County. These figures vary by subarea with a high of 26% in north Stockton to a low of 12% in east Stockton representing migration from out of the County.

Consistent with the high mobility figures, people tend to occupy their housing unit for a short period of time. Table 43 shows that for the metropolitan area in 1980, the highest percent (31%) of households occupied their home for less than one and one-half years. This is followed by 29% of households having occupied their home for between one and one-half years to five years. It is interesting to note that more households lived in their home over ten years (28%) than those which lived in their homes between five and ten years (13%).

TABLE 41  
MOBILITY BY SUBAREA 1975-1980

| Subarea                             | Total Population<br>5 Years Old or Older | Population<br>Mobile 1975-1980 | Percent<br>Mobile |
|-------------------------------------|--|--------------------------------|-------------------|
| North Stockton (A)                  | 79,398                                   | 53,930                         | 67.9%             |
| North Central                       |  |                                |                   |
| Stockton (B)                        | 52,370                                   | 23,260                         | 44.4%             |
| East Stockton (C)                   | 14,949                                   | 6,043                          | 40.4%             |
| Downtown Stockton (D <sub>1</sub> ) | 4,515                                    | 2,696                          | 59.7%             |
| South Stockton (D <sub>2</sub> )    | 37,563                                   | 15,512                         | 41.3%             |
| Metropolitan Total                  | 188,795                                  | 101,441                        | 53.7%             |

Source: 1980 Census, U.S. Bureau of the Census

TABLE 42  
RESIDENCE IN 1975 OF 1980 RESIDENTS

| 1975 Residence                                   | Metropolitan      |                          | Sub-Area         |                               |                            |                   |
|--|-------------------|--------------------------|------------------|-------------------------------|----------------------------|-------------------|
|  | North<br>(A)      | North-<br>Central<br>(B) | East<br>(C)      | Downtown<br>(D <sub>1</sub> ) | South<br>(D <sub>2</sub> ) | Metro<br>Total    |
| Same House                                       | 25,468<br>(32.1%) | 29,110<br>(55.3%)        | 8,906<br>(59.8%) | 1,819<br>(40.5%)              | 22,051<br>(58.2%)          | 87,354<br>(46.2%) |
| Different House but<br>within San Joaquin County | 32,943<br>(41.6%) | 15,511<br>(29.4%)        | 4,215<br>(28.3%) | 1,680<br>(37.4%)              | 10,415<br>(27.5%)          | 64,764<br>(34.2%) |
| Different County but<br>within California        | 13,125<br>(16.5%) | 5,120<br>(9.7%)          | 1,406<br>(9.5%)  | 499<br>(11.1%)                | 2,868<br>(7.6%)            | 23,018<br>(12.2%) |
| Out of State                                     | 7,755<br>(9.8%)   | 2,956<br>(5.6%)          | 352<br>(2.4%)    | 496<br>(11.0%)                | 2,530<br>(6.7%)            | 14,089<br>(7.4%)  |

Source: 1980 Census, U.S. Bureau of the Census

TABLE 43  
LENGTH OF OCCUPANCY 1970-1980

|                       |                | 1970              |                   |                  |                   | 1980              |                   |                  |                   |
|-----------------------|----------------|-------------------|-------------------|------------------|-------------------|-------------------|-------------------|------------------|-------------------|
|                       |                | 0-1.5             | 1.5-5             | 5.1-10           | Over 10           | 0-1.5             | 1.5-5             | 5.1-10           | Over 10           |
| SUBAREA               |                | Years             | Years             | Years            | Years             | Years             | Years             | Years            | Years             |
| North                 | A              | 5,516<br>(42.7%)  | 2,736<br>(21.2%)  | 2,240<br>(17.3%) | 2,435<br>(18.8%)  | 12,654<br>(40.1%) | 10,514<br>(33.3%) | 3,699<br>(11.7%) | 4,708<br>(14.9%)  |
| North Central         | B              | 6,998<br>(30.9%)  | 3,797<br>(16.8%)  | 3,224<br>(14.3%) | 8,607<br>(38.0%)  | 5,324<br>(23.6%)  | 5,575<br>(24.8%)  | 2,780<br>(12.4%) | 8,829<br>(39.2%)  |
| East                  | C              | 1,662<br>(30.9%)  | 1,089<br>(20.2%)  | 1,076<br>(20.0%) | 1,559<br>(28.9%)  | 1,090<br>(19.0%)  | 1,578<br>(27.5%)  | 899<br>(15.7%)   | 2,167<br>(37.8%)  |
| Downtown              | D <sub>1</sub> | 1,748<br>(50.6%)  | 668<br>(19.3%)    | 549<br>(15.9%)   | 493<br>(14.2%)    | 1,032<br>(37.0%)  | 946<br>(34.0%)    | 382<br>(13.7%)   | 426<br>(15.3%)    |
| South                 | D <sub>2</sub> | 4,506<br>(34.7%)  | 2,244<br>(17.3%)  | 2,162<br>(16.6%) | 4,080<br>(31.4%)  | 2,886<br>(22.9%)  | 3,025<br>(24.0%)  | 2,037<br>(16.1%) | 4,675<br>(37.0%)  |
| Metropolitan Stockton |                | 20,430<br>(35.6%) | 10,534<br>(18.4%) | 9,251<br>(16.1%) | 17,174<br>(29.9%) | 22,986<br>(30.6%) | 21,638<br>(28.8%) | 9,797<br>(13.0%) | 20,805<br>(27.6%) |
| City of Stockton      |                | 13,883<br>(38.5%) | 6,509<br>(18.0%)  | 5,525<br>(15.3%) | 10,181<br>(28.2%) | 19,074<br>(34.5%) | 16,500<br>(29.8%) | 6,891<br>(12.4%) | 12,870<br>(23.3%) |

Source: 1970, 1980, Census, U.S. Bureau of the Census



## EMPLOYMENT AND HOUSING

Occupation is directly related to income levels and more indirectly related to housing requirements when characteristics such as seasonal occupations, mobility of the work force and household characteristics of the worker are considered.

Table 44 indicates the number of workers in the various occupations in 1970 and 1980. Probably the most important aspect of this information, in terms of analyzing future housing needs, is the drop in employment within the agricultural sector. It has become evident, in the Planning Commission's analysis of complex housing issues, that there is a strong relationship between employment and affordable housing. Increased employment opportunities would increase one's ability to pay for housing and also increase the ability of large families living in overcrowded units to afford more suitable accommodations.

It has been a city goal to encourage employment opportunities in order that more people can acquire adequate housing, and the city will continue to actively seek employment, manpower, and economic development programs which utilize or develop the present or potential skills of residents of low-income housing.

The probability that a family will be served adequately by the housing market depends, to a considerable extent, upon its income. The lower the income, the fewer the housing choices and the greater the difficulty in obtaining standard quality housing at affordable prices. Also, the lower income families have higher incidences of overcrowding. If these people could be better employed, they may be able to secure more adequate housing, reducing some of the overcrowding problem.

Although studies indicate that the number of people that are imported into the area to fill locally created job opportunities is low, relative to the overall employment picture, it should be recognized that this additional demand for housing may have the tendency to increase housing costs, especially in light of static growth boundaries. It will be important for the City to be aware of the balance that must be maintained between expanding housing opportunities through employment and the possibility that increasing demand for a limited supply of housing might drive up the costs of housing.

TABLE 44  
EMPLOYMENT BY SECTOR 1970-1980

|      | Total    | Construction | Manufacturing | Transportation | Communications & Utilities | Wholesale Trade | Retail Trade | Finance Insurance Real Estate | Business & Repair Services | Personal & Entertainment Services | Health Services | Educational Services | Other Services | Public Administration | Agriculture |
|------|----------|--------------|---------------|----------------|----------------------------|-----------------|--------------|-------------------------------|----------------------------|-----------------------------------|-----------------|----------------------|----------------|-----------------------|-------------|
| 1970 | # 60,692 | 3,420        | 8,678         | 3,107          | 1,861                      | 3,038           | 10,897       | 2,593                         | 2,117                      | 2,769                             | 4,376           | 5,434                | 2,600          | 6,311                 | 3,491       |
|      | % 100    | 5.6          | 14.3          | 5.1            | 3.1                        | 5.0             | 17.9         | 4.3                           | 3.5                        | 4.6                               | 7.2             | 9.0                  | 4.3            | 10.4                  | 5.7         |
| 1980 | # 79,679 | 4,329        | 10,456        | 4,202          | 2,093                      | 4,303           | 13,627       | 4,860                         | 3,597                      | 3,430                             | 6,740           | 7,893                | 3,813          | 6,436                 | 3,900       |
|      | % 100    | 5.4          | 13.1          | 5.3            | 2.6                        | 5.4             | 17.1         | 6.1                           | 4.5                        | 4.3                               | 8.5             | 9.9                  | 4.8            | 8.1                   | 4.9         |

Source: 1970, 1980 Census, U.S. Bureau of the Census

## EXISTING CITY OF STOCKTON HOUSING PROGRAMS

There are several housing programs which are being utilized that assist persons, especially those of low and moderate income to acquire and rehabilitate housing within the City, either as homeowners or renters. This assistance is provided through federal and state programs and through programs administered by the City of Stockton. These various programs are described below.

### CITY OF STOCKTON PROGRAMS

#### Community Residential Rehabilitation Loan and Grant Program

In 1975, the City Council adopted this program to provide rehabilitation loans in project areas to persons who probably would not otherwise qualify for conventional funds in the open market. The Renewal Division of the Community Development Department administers the program which is funded with federal Community Development Block Grant funds. This program presently operates in six project areas in the southern and eastern parts of the City (see Map 9). For the 1983-84 program year three additional residential neighborhoods are being studied to determine their eligibility for inclusion in the Block Grant Program. These three areas are shown on Map 9 and are East Main/Burkett Acres, Fairview Terrace and the Magnolia Historic Preservation District.

The rehabilitation loans are available to a maximum of \$27,000, at an interest rate of 3% for a term of up to twenty years. For specially qualified owner-occupants, the program provides for refinancing of existing indebtedness and general improvements are permitted, within maximum loan limitations, in the ratio of thirty percent of the amount required to cure code violations. For the elderly and handicapped living on low, fixed incomes, the program provides for deferred payment loans; in essence, no payments are required on the principal and interest until title passes through sale, succession, or other operation of law.

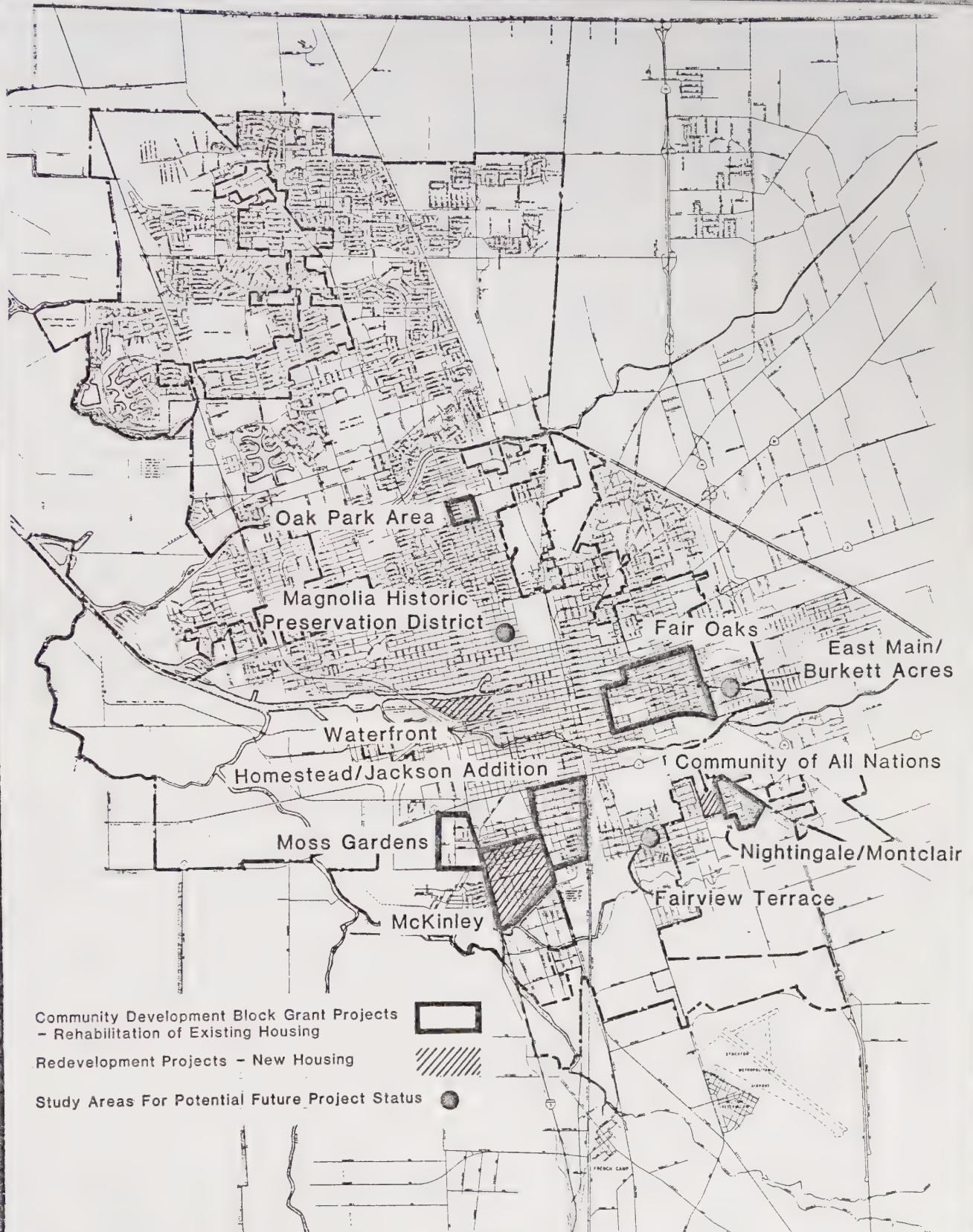
The program also encompasses three types of grants for owner-occupant individuals with families on very low incomes. Emergency grants are used to correct a situation where there is an immediate and continuing hazard to health and safety. Normally they are used for such things as connection to public sewer where a septic system is failing, roof failure during the raining season, replacement of hazardous electrical wiring, etc. The maximum on this type of grant is \$2,000. To date, the City has used this tool in the rehabilitation project areas, to eliminate extremely hazardous or high health risk conditions for persons financially incapable of affording remedial action.

A second type of grant, in the amount of \$2,000, is available to low income handicapped persons. This Mobility Grant provides for measures to ensure safety; facilitate passage to, from, and within the dwelling; and to provide clearance where needed to facilitate use of fixtures. The grant funds may be used for ramps, oversize doorways, safety fittings or devices, the provisions of clearances for fixtures, and special safety material.

The third type of grant, with a maximum amount of \$5,000, is used to assist those who otherwise could not be helped by any other element of the program. These grants are used to generally make a home more habitable but are not necessarily premised on further measures to bring it into total



# City of Stockton Rehabilitation and Redevelopment Projects



MAP 9



code compliance. In certain instances, this can be used in combination with a loan when the applicant can afford an additional housing expense. This program is limited to individuals and families with very low incomes.

Loan eligibility is permitted on incomes not more than eighty percent of the median income for the Stockton area. The loans are secured by a note and deed of trust, and insured by a ninety percent loan-to-value ratio, which may be waived on proper grounds. In the past, approximately 40 loans per year have been made. More recently the program has averaged 45 loans and 30 grants per year. From the programs inception in 1975 through June 1983, 200 loans have been made totaling \$3,705,400 for an average of \$18,500 per loan in the six project areas. Grants for the same period have totaled 92 involving \$303,800 or an average grant of \$3,300. The present average rehabilitation loan is approximately \$24,000.

The Renewal Division administers additional programs through the use of Community Development Block Grant funds. Having started in July 1983, home improvement assistance is provided through the paint rebate program. This program provides reimbursement to homeowners of up to \$250 for paint used on the exterior of their homes. Owners of residential properties of up to four units in size located in one of the City's Community Development Project areas are eligible for this program. In conjunction with direct forms of housing assistance, general neighborhood revitalization is encouraged through the street improvement program which constructs non-existent or substandard street and underground improvements within the project areas. A new program; which has not yet started, is the provision of a subsidized loan package for single family lot acquisition. As planned through this program, the City will purchase lots within the project areas which will then be sold to smaller volume contractors to build a single-family home. The City will carry the land value as a loan to the contractor which is subordinate to the contractor's construction loan. The purpose of this program is to encourage new construction of single-family homes in the project areas by reducing the cash flow required for smaller contractors.

#### West End Redevelopment

This program, administered by the Renewal Division, has promoted the redevelopment of the westerly portion of the Central Business District. This renewal project consists of three phases, the first of which began in 1961. While being primarily a commercial redevelopment effort, the project has had substantial housing impacts. Under the first phase, West End I, two apartment complexes were constructed totaling 238 units; all of which provide subsidized housing under the federal Section 8 housing assistance program. West End III provides for a total of 640 housing units consisting of 150 elderly apartments, 200 garden apartments, 106 townhomes, and 184 condominiums. All but the elderly apartments are market rate housing. The 150 elderly apartments are subsidized under the Section 8 program. The housing results of the redevelopment program provide for much needed new downtown housing and for needed assisted housing.

#### Mortgage Revenue Bond Program

In August 1982 the cities of Stockton and Vacaville created the Stockton-Vacaville Home Financing Authority. The purpose of this authority was to stimulate the housing market in both cities by providing mortgage money through the sale of revenue bonds. In September 1982, the Authority sold \$23,670,000 worth of bonds of which \$22,906,000 is available for mortgages. Of the total, \$17,300,000 is available for mortgages within the City of

Stockton. The maximum interest rate charged under this program is 11.35% and the program requires a down payment of 5% of the home's sales price. There are various qualifications in order to use the mortgage money available from this program. The program is available only to first time home buyers whose income is not more than 150% of the statewide median (currently this limitation allows for an income up to \$43,350). The program also has a limitation on the purchase price of a home. In August 1983, this limitation was \$87,300 for a newly constructed home and \$72,800 for an existing home. Of the \$17,300,000 available for the City of Stockton, a total of \$1,346,850 has been placed in mortgages as of July 12, 1983. This represents 7.8% of total money available and has provided for the purchase of 24 homes.

There are several reasons suggested as to why this program has not been more fully utilized and more homes purchased. A major reason is the high unemployment levels in the City of Stockton during the September 1982 through June 1983 period. Potential home buyers without jobs are, of course, excluded from the market but even those with jobs will delay a home purchase given the threat of job loss. The longer and wetter than usual winter also impacted this program by delaying the construction of new housing units which resulted in less housing on the market. The mortgages under the revenue bond program have a fixed interest rate and require a 5% down payment. During the September 1982 to June 1983, period interest rates dropped markedly. Potential home buyers may be waiting for interest rates to drop further in order to utilize FHA loans which require a minimal down payment.

Though it has not been heavily used to date, the City's mortgage revenue bond program is a tool to aid home ownership. With the reduction in local unemployment, the availability of new homes now coming on the market and the reduction in the decline in interest rates, (indeed, currently interest rates are experiencing an increase) it is likely this program will experience increased activity. Mortgages may continue to be placed through this program to June of 1984.

## FEDERAL AND STATE PROGRAMS

### Section 8 Low-Income Rental Assistance

Section 8, a rent subsidy program, is the main source of federal housing assistance for low-income persons. Under the federal Housing and Urban Development Department, Section 8 is designed to provide housing opportunities throughout the City. The program operates by providing housing assistance payments to owners, developers and public housing agencies to make up the difference between the "fair market rent" of a unit (set by HUD) and the tenant's contribution toward the rent.

Section 8 has three major parts, new construction, substantial rehabilitation and existing housing. The new construction and substantial rehabilitation programs guarantee Section 8 payments to the owner of a newly constructed (or substantially rehabilitated) project whenever tenants residing in the project are eligible to receive Section 8 assistance. The existing housing program, in contrast, gives a subsidy to the owner of an existing housing unit whenever an eligible family rents that unit. In the first two programs, the subsidy is tied to the project, while under the existing housing program, the subsidy follows the family which, by its choice of housing, determines where the payments shall be made. The existing housing program is administered through the Housing Authority of the



County of San Joaquin. As of August 1983, the Housing Authority administered 1,793 units of Section 8 existing housing in the City (See Map 10). Another 1,262 housing units operated under the new construction, substantial rehabilitation and other related programs of Section 8 (See Map 11).

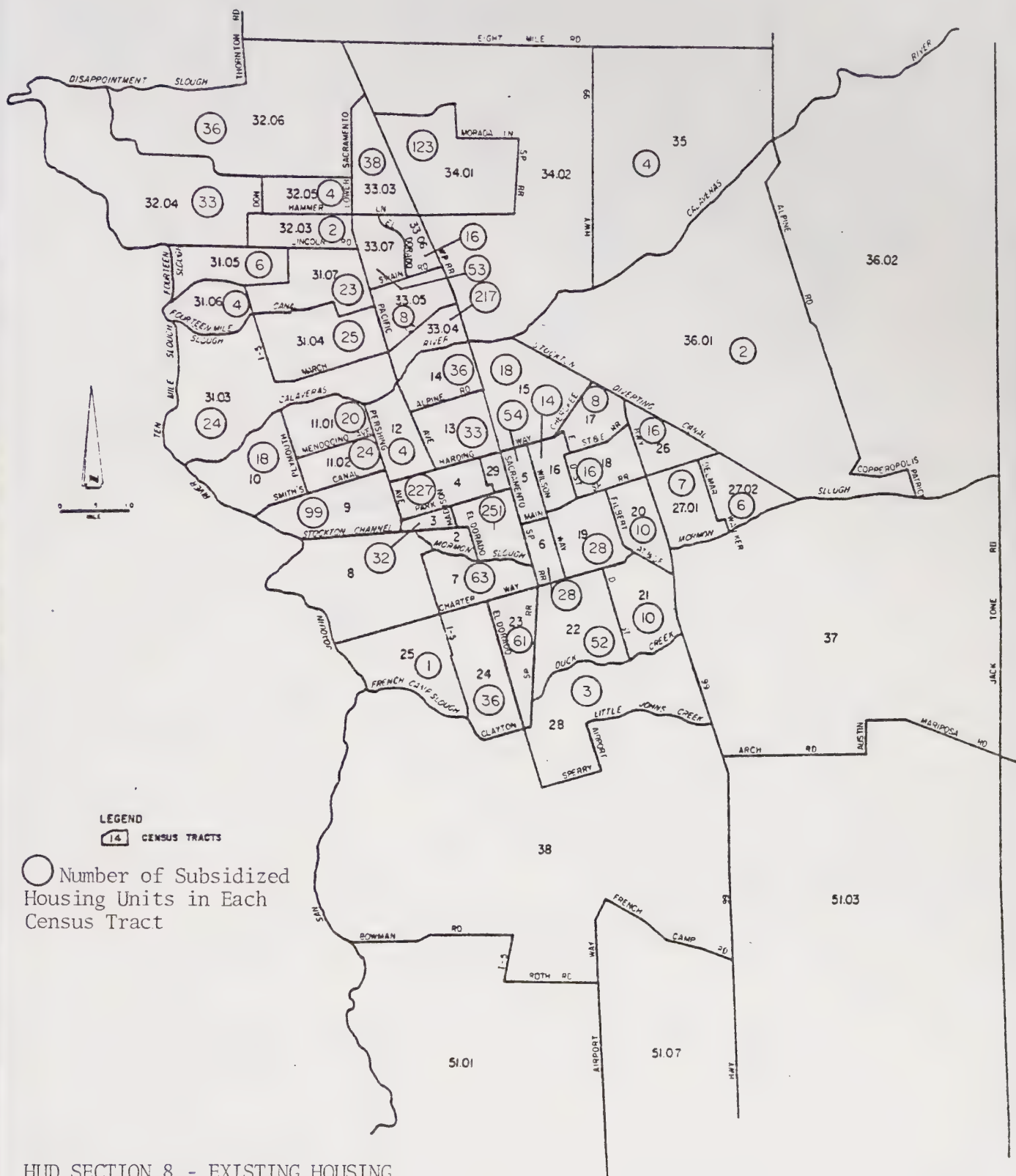
#### Conventional Public Housing

Conventional public housing was first provided for under the U.S. Housing Act of 1937. Within Stockton two conventional public housing projects exist, Conway Homes and Sierra Vista. These two projects provide for 900 dwelling units (see Map 12). The Housing Authority owns the projects and is responsible for their management and operation.

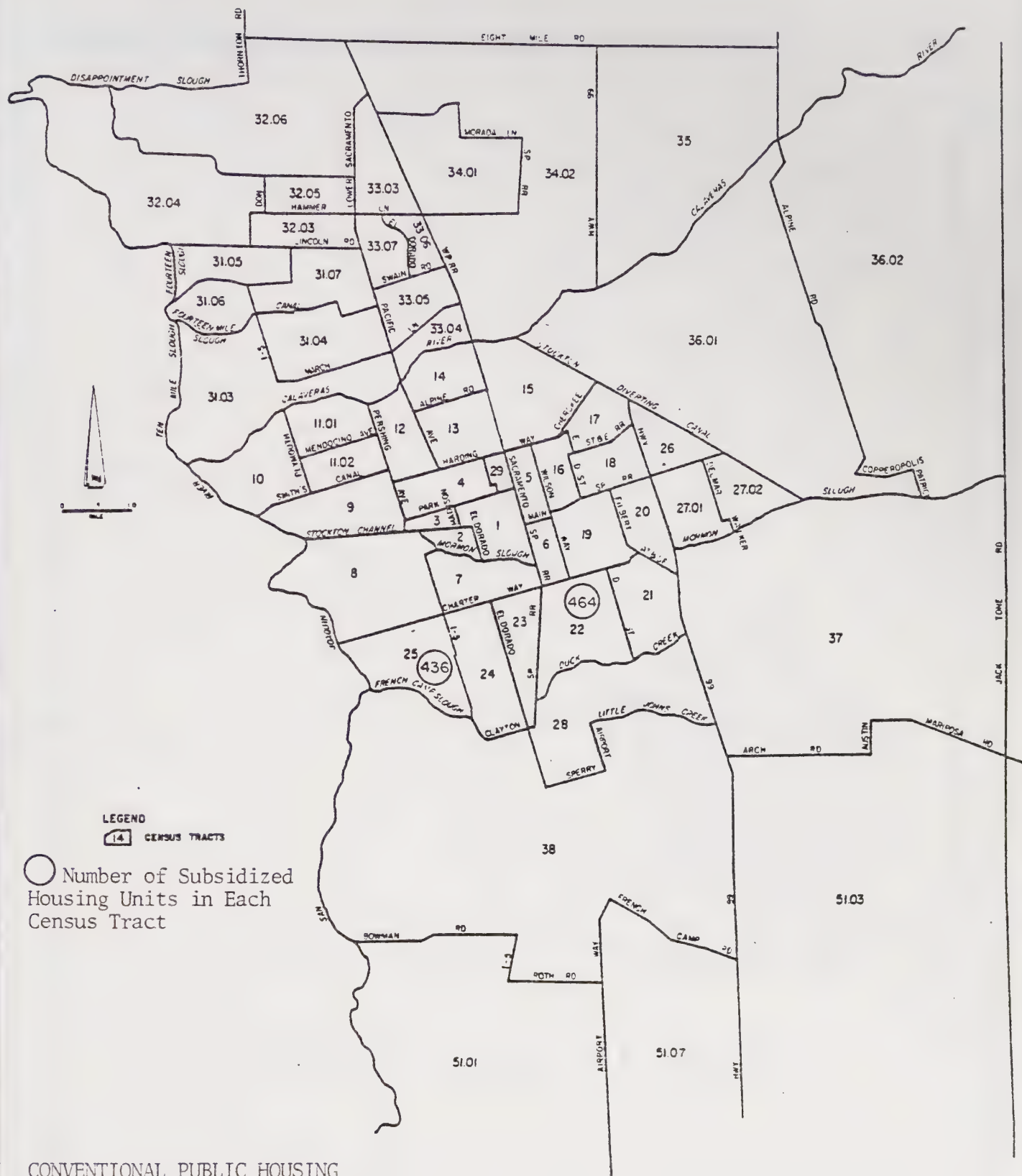
#### After Care Housing

The California Department of Housing and Community Development administers the federally funded after care housing program. This program provides Section 8 assistance to mentally and physically handicapped outpatients who are otherwise unable to afford adequate housing. Potential recipients must apply for these funds through City and County agencies or through nonprofit organizations engaged in providing housing for disabled persons. Within the City, 37 housing units are provided under this program (see Map 13).





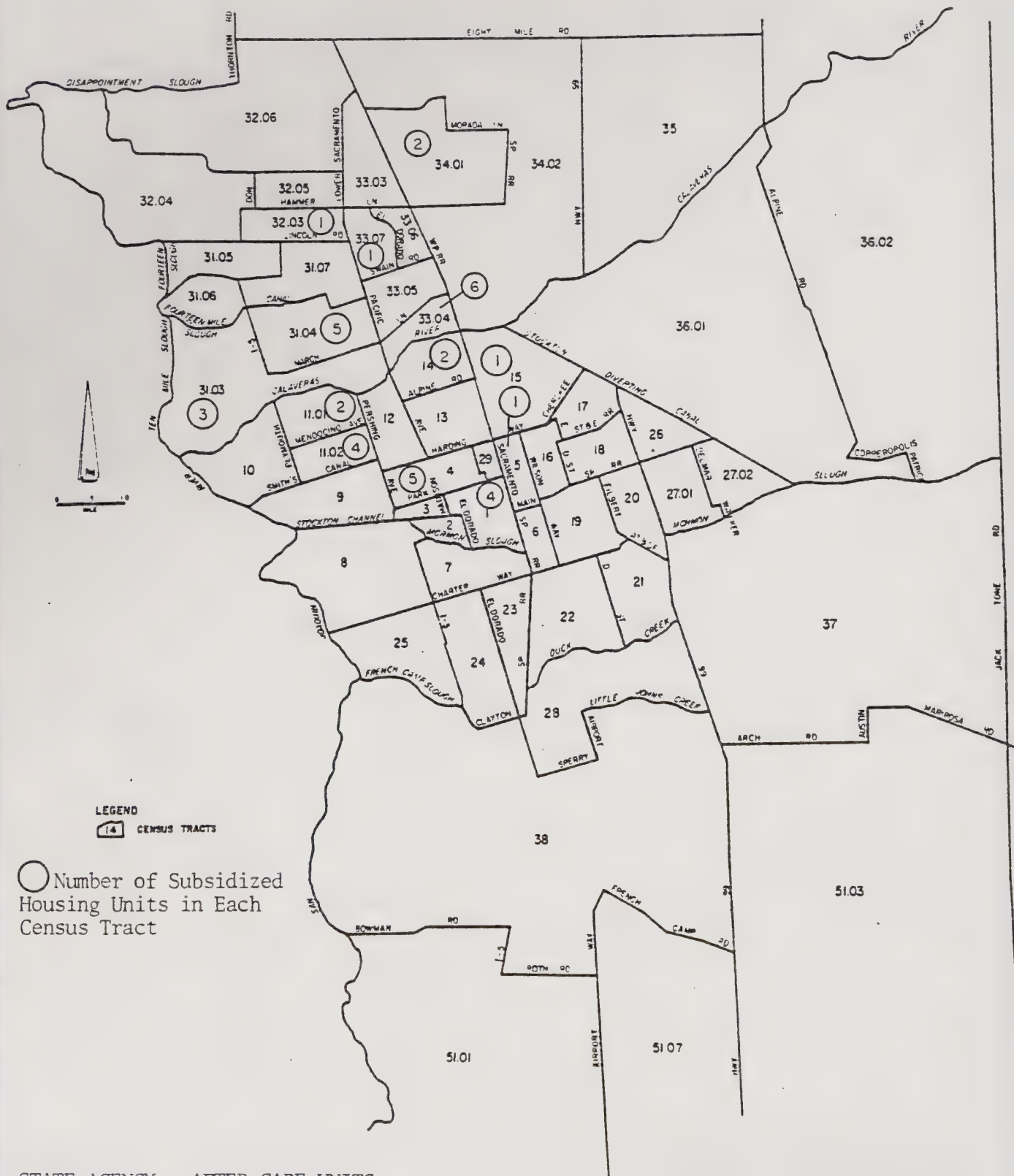




CONVENTIONAL PUBLIC HOUSING  
(HOUSING AUTHORITY OWNED)  
CONWAY AND SIERRA VISTA

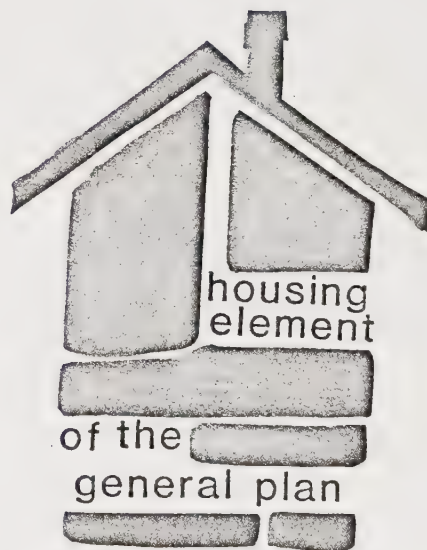
MAP 12





## SECTION II

# HOUSING CONSTRAINTS







## HOUSING CONSTRAINTS

### MARKET CONSTRAINTS

The development process (a schematic of which is indicated on the following page) includes a variety of costs in meeting the housing needs of the City of Stockton and the entire metropolitan area. First, there is the cost of construction, which is strongly influenced by the cost of labor and materials. Second is the cost of land, which is affected by its availability, location, serviceability, and its zoning or development potential. The third cost of housing, is the price and availability of money.

This section focuses on how these various costs affect meeting the housing needs established for Stockton. Because costs change radically from year to year, no attempt is made to project future costs. The purpose of this section is to outline the basic factors which comprise the cost of meeting the housing need and to make note of those factors peculiar to the Stockton area which are significant obstacles to current and future residential development.

#### Construction Value

Accelerating inflation makes construction value difficult to determine and more difficult to compare one year's value to another. Additionally, the value of a house depends upon its size, location, and the quality of materials used in its construction. A comparison of average values of building permits for new single-family construction issued in the City from 1970 to 1980 reveals a 212% increase in the average structure's value, from \$19,700 to \$61,600. This increase has continued such that the average construction value for a new single-family house was \$66,700 during the first six months of 1983, an 8% increase over the 1980 figure.

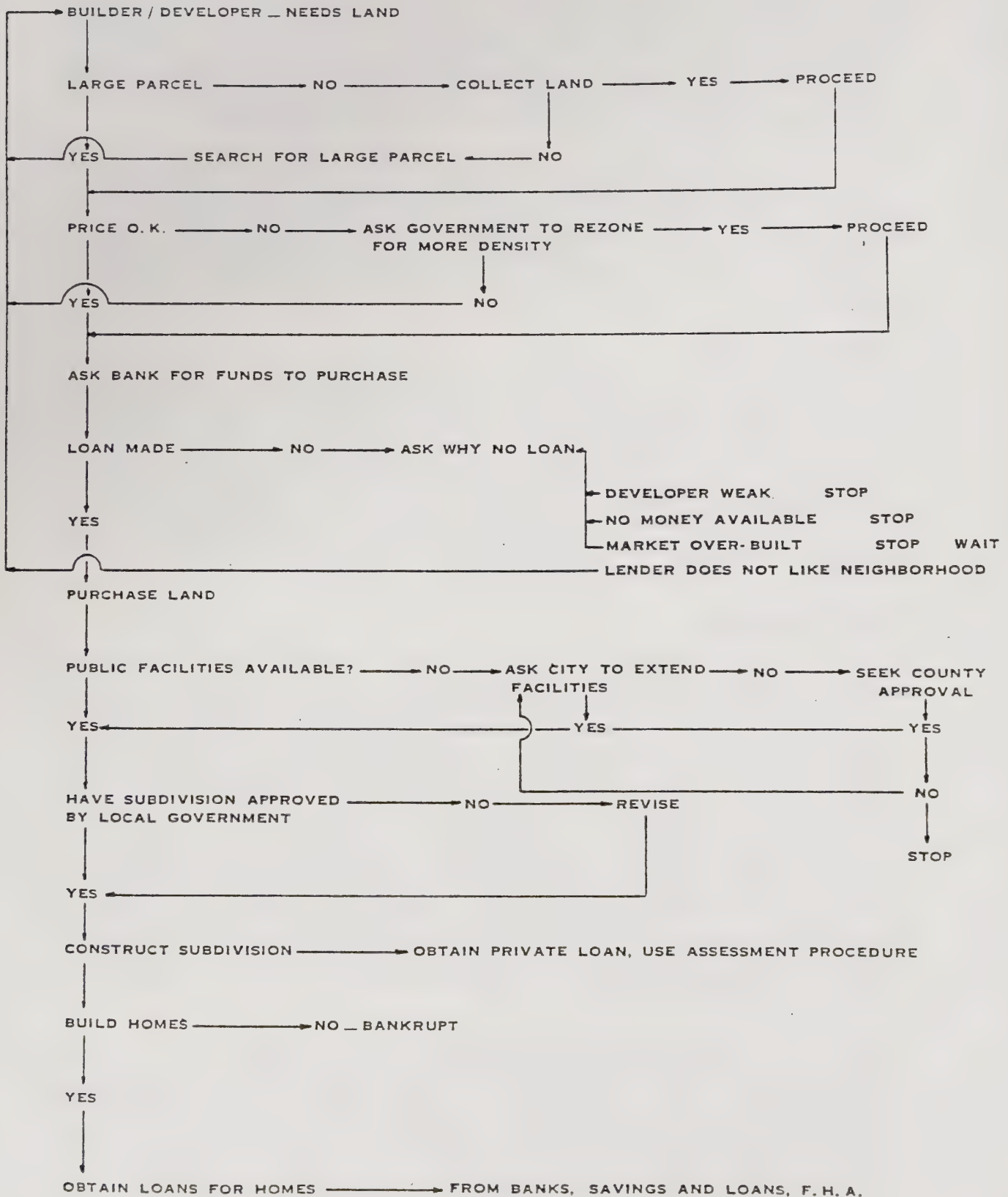
#### Cost of Materials

There is a general agreement among area bankers, builders, developers, and public officials that a significant element in the cost of actual construction is the increasing cost of building materials. Lumber, particularly softwood lumber, is the primary material used in most types of residential construction and its price has a large impact on the cost of housing. Information presented in Construction Review, a publication of the U.S. Department of Commerce, shows that nationally, softwood lumber costs increased approximately 80% between 1975 and 1979. This is confirmed by the Western Wood Products Association which reported a 55% increase in the price of Douglas Fir 2 x 4's from 1975 to 1980. The prices of other wood and wood based products also increased dramatically during the end of the 1970's. Other building materials which experienced a marked increase in price during this period include cement, asphalt, composition roofing and plastic pipes. These increases are reflected in the U.S. Bureau of Labor Statistics' price index for all construction materials which showed a 75% increase from 1975 to 1979.

Since 1980, the price of construction materials has stabilized and in some cases, fallen. Softwood lumber prices were only 7% higher in May 1983 than in December of 1980. Other wood and wood product prices have increased more slowly or not at all. Other construction materials have shown a similar trend between December 1980 to May 1983; cement has increased only 6%, plastic products have shown no increase and asphalt roofing products actually declined 4%. This moderation in the price of construction

Figure 2

MODEL OF "NORMAL" RESIDENTIAL DEVELOPMENT



materials is reflected in the construction price index (as published in Construction Review) which increased only 8% between December 1980 and May 1983.

Building materials are a major factor in the cost of housing. The cost of these materials are, however, somewhat variable. During the late 1970's material costs increased rapidly. This increase was a result of high demand for such materials and a high national inflation rate. During periods of low demand and low inflation, such as from December 1980 to May 1983, building materials have increased in price slowly and, in some cases, have fallen. The future costs of building materials are difficult to determine but will be based on future levels of demand and inflation.

### Cost of Labor

Almost without exception, those interviewed cited the increasing cost of labor as the second most significant factor increasing construction costs in the area. The three factors most generally considered as the major contributors to the high cost of labor in San Joaquin County are strong union control, shop control, and proximity to the Bay Area. There are indications that nonunion labor is being used more extensively by builder now than in the past, but what affect this is having on the cost of housing is unknown.

Most building trades in the County are unionized. The unions obtain substantial insurance and health benefits for their members, the costs of which are passed along in the hourly rates charged. Unionization does provide the basis of some quality control, since certain levels of skill and experience are generally required.

In San Joaquin County, two of the major trades active in residential construction, plumbers and electricians, are shop-controlled unions. This means that the only way a plumber or electrician can be hired for a job is through a contractor, automatically adding 10 percent overhead to two of the most costly types of labor. The other two key residential construction trades, painters and carpenters, are not shop-controlled. Shop control varies from county to county, depending on the local strength of particular unions.

Another factor affecting the cost of labor in San Joaquin County is proximity to the Bay Area labor market. Hourly wage rates in San Joaquin County are, in some cases, higher than in other Valley counties because of competition with the Bay Area for some types of labor. When construction slows in San Joaquin County, it is not unusual for union labor to commute to the East Bay. Unions have arrangements under which they notify their affiliates of a greater need for labor than their local members can supply in their areas. As a result, the higher Bay Area wage rates are reflected in the standard rates in San Joaquin County.

### Land Costs

Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. It has been estimated that these costs contribute 10% to the final sales price of new homes.

The cost of raw land is influenced by many variables including location, unique features (trees, water frontage), availability of public utilities and the type of financing "package" worked out between buyer and seller.



These and other factors make calculating the cost of land in the Stockton area difficult, but on a general basis the following estimates can be made based on recent disclosures. In north Stockton, raw land easily served and in a desirable location: \$32,500 - \$45,000 per acre and raw land requiring the extensions of utilities, such as those areas south of Hammer Lane along West Lane, \$28,000 - \$37,000 per acre. In south Stockton (south of Charter Way) the asking price for large vacant parcels is up to \$17,000 per acre. A major question of those concerned with housing and its escalating cost is the influence the so called "Measure A" boundaries of urbanization have had on the price now being paid for raw land. Opinions are conflicting, with some estimating that the boundaries, first imposed by the City Council in December 1978 and ratified by the voters in October 1979, have escalated land prices by 500-600% while others claim they have had little influence. Most persons knowledgeable in land sales feel the measure has had some effect, but because of other inflationary factors, they cannot identify the extent. All agree that as raw land is consumed without a corresponding increase in the supply, prices paid for the remaining land will rise at a steadily increasing rate above that normally expected from inflationary pressures.

Land holding costs during development are estimated at \$600-\$1,000 per unit for a 9 to 12 month period. This figure is determined by interest rates on acquisition and development loans, which presently run 2-4% above the prime rate. Interest rates are, for the most part, beyond the control of the local jurisdictions, therefore the greatest inroad that can be made on holding costs would be through shorter processing times for development permits. However, processing time has a larger impact on construction costs than on holding costs, due to inflationary effects on construction and labor.

#### Financing Costs

There are two kinds of capital involved in providing housing: capital used by developers for initial site preparation and construction, and capital used by the home buyer. The availability and price of both types affect the cost of housing.

Development capital is short-term and borrowed at commercial rates, which tend to be considerably higher than mortgage rates. In the past, banks have been reluctant to make larger commercial loans to developers. However, more recently, banks have come to recognize that the great demand for housing makes these loans profitable. Now, banks are actively seeking interim development loans. However, until recently high interest rates have made developers very reluctant to borrow money, particularly for development of rental housing.

Mortgages are long-term loans. Currently, the rates on acceptable single-family units for 30 years with 10% or 20% down are up to 14% for a fixed rate mortgage and 11-3/4% to 12-1/2% for an adjustable rate mortgage (ARM). By comparison, in the mid-1970s, mortgage money was available for about 9%. Frequently, lenders also charge borrowers points or a given percent of the loan which covers the administrative costs and reflects the supply of mortgage money. Currently, lenders are charging up to 6 points (4% to 6% of the total value of the loan).

What these interest rates do to the cost of housing is clearly indicated by this example of buying a \$75,000 house. At 9% for 30 years with a 20% downpayment and 2 points, monthly principal and interest payments would be \$483; under these same terms, but at an interest rate of 14%, the monthly principal and interest payment would be \$711, or 47% more. Assuming an additional \$85.50 for taxes and homeowner insurance, total monthly house payment would range from \$568.50 to \$796.50. On the basis of a standard eligibility formula used by lending institutions (i.e., monthly housing payments--principal and interest, taxes and insurance--should not exceed 25% of gross monthly income), the buyer of the \$75,000 house at 9% would have to have a minimum annual income of \$27,300; at 14%, his/her annual income would have to increase to \$38,200. In both cases, the buyer would be required to have \$15,000 for the down payment and another \$1,200 for points. As interest rates rise, many people are unable to find houses they can afford, or they do not have sufficient incomes to meet eligibility requirements.

### Total Development Costs

The International Conference of Building Officials estimates the average cost of residential construction. Effective December 1982, they estimated the cost per square foot for an average quality single-family residential building at \$37.00. Apartment and condominium buildings of average quality are estimated at \$34.00 per square foot. Thus, an average 1,400 square foot house is estimated at \$51,800 and an average 700 square foot apartment or condominium at \$23,800. These costs are based on meeting the standards of the Uniform Building Code and include all construction costs. They do not include the cost of land, construction of auxiliary structures, financing, marketing, or overhead.

### Single-Family Development Costs

Having previously discussed the various components of housing cost, it may be useful to determine the relative contribution of each to total housing cost. Consider the development costs associated with an average three-bedroom, single-family, owner-occupied unit in Stockton (A 1,400 square foot house on a 6,000 square foot lot with urban services and no government subsidy):

#### TYPICAL 3-BEDROOM SINGLE-FAMILY OWNER OCCUPIED UNIT

|                        | <u>% of Total Cost</u> |        |
|------------------------|------------------------|--------|
| Land Cost <sup>1</sup> | \$ 7,000               | 8.2    |
| Site Development       | 6,600                  | 7.7    |
| Construction           | 51,800                 | 60.8   |
| Marketing              | 1,500                  | 1.8    |
| Financing              | 5,300                  | 6.2    |
| Overhead & Profit      | 13,000                 | 15.3   |
| Actual Sale and Price  | \$85,200               | 100.0% |

Examination of these components of total cost show that construction cost and site development costs account for almost two-thirds of total cost. Land cost is not relatively significant, accounting for less than 10% of total cost.

<sup>1</sup>This figure represents the cost of raw land, only. Land costs may be significantly greater, up to a quarter of a new home's cost, if it is constructed on a single lot in a developed subdivision.



## Multi-Family Development Costs

The estimated per unit development cost of a typical 20 one-bedroom rental unit apartment structure in the City with full urban services would be as follows:

### TYPICAL 1-BEDROOM MUTLI-FAMILY RENTAL UNIT (700 SQ. FT).

|                   | <u>% of Total Cost</u> |               |
|-------------------|------------------------|---------------|
| Land Cost         | \$ 1,750               | 5.1%          |
| Site Development  | 1,600                  | 4.7           |
| Construction      | 23,800                 | 69.7          |
| Marketing         | 800                    | 2.3           |
| Financing         | 1,200                  | 3.5           |
| Overhead & Profit | 5,000                  | 14.7          |
| Total             | <u>\$34,150</u>        | <u>100.0%</u> |

In some older, developed sections of Stockton and in the unincorporated fringes around the City, there are few multi-family developments. This has occurred despite the fact that at one time land in these areas was correctly zoned and designated on the General Plan for multi-family uses. The lack of medium and high-density residential uses in these sections is largely attributable to resistance on the part of neighborhood residents to this form of housing. Also, the lack of urban services, particularly sewage disposal services, in unincorporated areas has curtailed this form of development.

The lack of multi-family rental housing in many developed neighborhoods and in the unincorporated areas of Stockton has meant a reliance on single-family units and duplex units for rental housing. Often the rental of these older units is profitable, since monthly expenses (i.e. principal, interest, taxes, insurance, maintenance, etc.) are generally less than on newer units and normally provide a positive cash flow. On a new single-family unit, an owner may even have to settle for a "negative" rent in order to attract renters and keep them, since a "break-even" rent may be prohibitive. The real return on the owner's investment would be the value added to the property from inflation and improvements and a reduction in federal and state income taxes.

## GOVERNMENTAL CONSTRAINTS

Local governments affect the supply, distribution, and cost of housing through land use and other controls, building codes, development permits, and processing fees. Compliance with State-mandated requirements may also influence the cost and nature of residential development. In addition, property taxes and special assessments contribute to governmental impact on housing. This section discusses how each of these factors relates to the City's ability to respond to its housing needs.

### Land Use Controls

The City's policies for development are set forth in the General Plan. While the issues and policies related to housing are addressed primarily in the Housing Element, policies contained in all of the other elements significantly affect the character and production of housing in the Stockton



metropolitan area. The relationship of the other General Plan Elements to the Housing Element was discussed in a previous section of this document.

The location and types of housing in the City is determined to a great extent by development policies contained in the Land Use Element, which establishes the amount and distribution of various land uses throughout the city. Residential density standards are included in the Land Use Element (Figure 3). For the purposes of the General Plan, density is expressed as the average number of persons or dwelling units per gross acre of residential land. A gross acre includes land taken up by local streets. On the General Plan map (Map 14), low and medium densities have been combined into the low density residential land use designation.

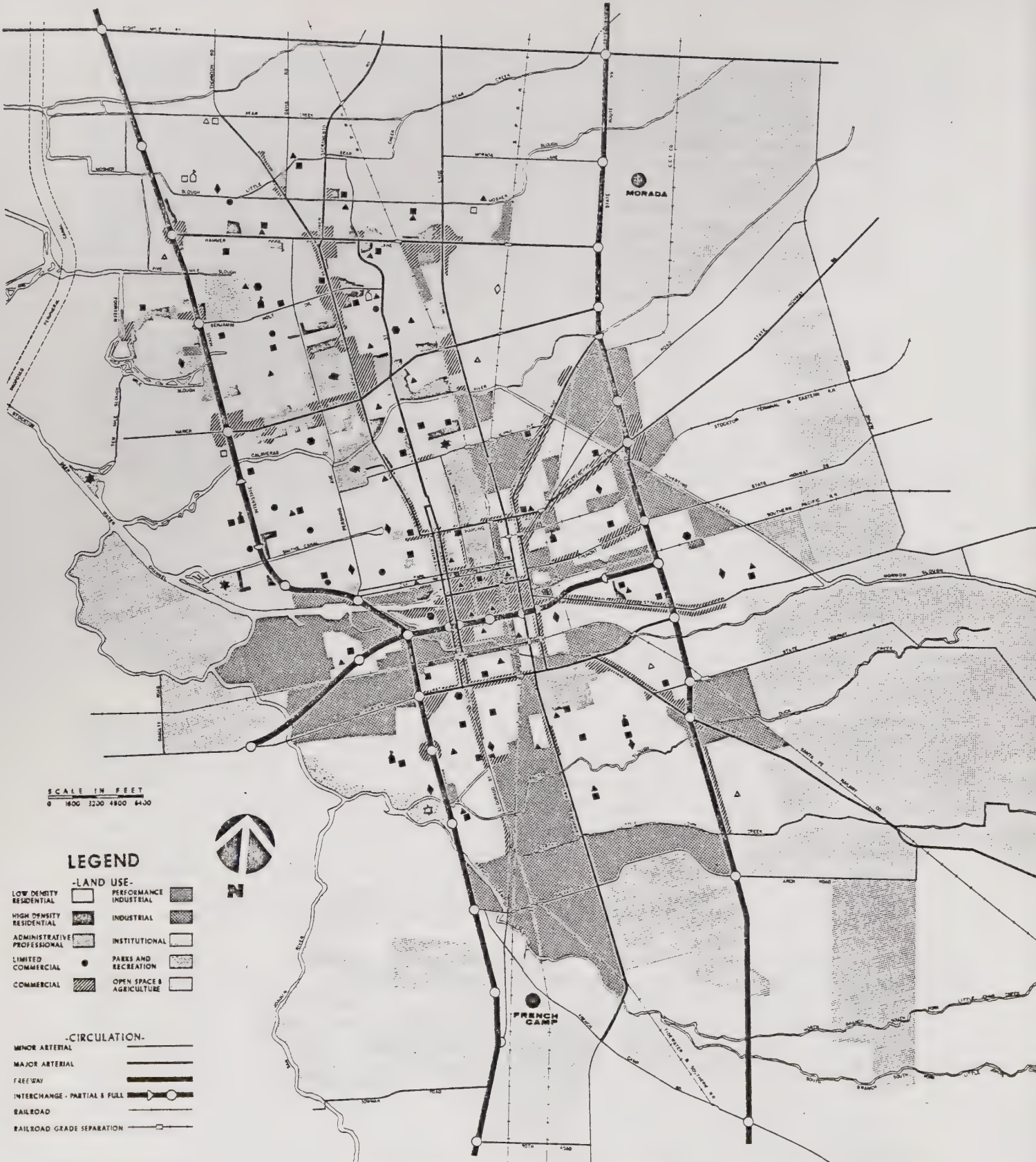
Because zoning ordinances are based on comprehensive plans, they promote the concept of compatibility. The following General Plan-Zoning Consistency Matrix provides a convenient means of identifying those zoning districts which are compatible with land use designations illustrated on the General Plan Map. The matrix is only a guide and is not intended to govern land use decisions. In each circumstance the compatibility of the zone must be analyzed in terms of the General Plan's intent and the unique characteristics of individual zoning proposals (Figure 4).

Zoning regulations, once thought to be an essential element of land use policies and the backbone of developmental control, have recently become a factor conflicting with local governmental housing policies in some communities. It is important to recognize that all governmental regulations, such as those associated with zoning applications, not only have great potential for serving the needs of the public, but they also have significant potential for abuse. Some potentially exclusionary land use controls could, if enacted, result in substantial impacts on housing costs.

Restrictions on minimum lot sizes can have a major influence on the housing supply. Some communities seeking to exclude housing for low and moderate income groups will enact local zoning regulations requiring large lot sizes in certain sections of the community. Larger lot size or lower density zoning is simply one of many forms of exclusionary zoning controls. In the City of Stockton, the minimum single-family lot size is 5,000 square feet, a city-wide standard which could hardly be considered limiting or restrictive; most single-family lots are 6,000 square feet (Table 45). Similar to the minimum lot size requirement, minimum building size requirements could serve to limit the construction of smaller, more affordable units.

The density of residential development allowed under the General Plan designations (and the zoning ordinance designations) is the most significant land use control device available to local governments and it also determines the type of housing that is developed. Much of Stockton's incorporated land area is planned for low-density residential uses, which explains the predominance of detached single-family homes. Considerably less acreage is planned for medium and high-density uses, which characteristically provide condominium and apartment units. Mobile home parks are permitted in both low and high-density areas and require no special zoning designation; just Planning Commission approval.

Planned Unit Residential Developments are also permitted in both low and high density residential designations with Planning Commission approval. The City's PURD ordinance allows for a mixture of housing types and densities. Under the PURD provisions a developer may build a portion of the project at a higher density and a portion at a lower density, as long



# STOCKTON GENERAL PLAN • 2000 LAND USE ELEMENT



MAP 14

DEFINITION:  
AN UNINCORPORATED URBANIZED SETTLEMENT  
SERVED BY ITS OWN SUPPORT SYSTEMS. DEVELOPMENT  
SHALL BE CONFINED TO THOSE LIMITS SPECIFIED ON  
SAN JOAQUIN COUNTY'S GENERAL PLAN (ADOPTED 6-78).



Figure 3

## RESIDENTIAL DENSITY STANDARDS

| TYPE OF RESIDENTIAL AREA   | DWELLING UNITS/<br>GROSS ACRE <sup>1</sup> | PERSONS/<br>HOUSEHOLD | PERSONS/<br>GROSS ACRE <sup>2</sup> | TYPICAL<br>DEVELOPMENT  |
|----------------------------|--|-----------------------|-------------------------------------|---|
|                            |  |                       |                                     |   |
| LOW DENSITY                |  |                       |                                     | SINGLE FAMILY SUBDIVISIONS,<br>MOBILE HOMES, AND SINGLE<br>FAMILY PLANNED UNIT RE-<br>SIDENTIAL DEVELOPMENTS  |
| METRO AVERAGE <sup>3</sup> | 3.8  | 3.05                  | 11                                  |   |
| RANGE                      | 0-8  | —                     | 0-24                                |   |
|                            |  |                       |                                     |   |
| MEDIUM DENSITY             |  |                       |                                     | DUPLEXES, TRIPLEXES, AND<br>MEDIUM DENSITY PLANNED<br>UNIT RESIDENTIAL DEVELOP-<br>MENTS  |
| METRO AVERAGE              | 10.1                                       | 2.48                  | 23                                  |   |
| RANGE                      | 9-18                                       | —                     | 22-45                               |   |
|                            |  |                       |                                     |   |
| HIGH DENSITY <sup>4</sup>  |  |                       |                                     | MEDIUM OR HIGH-RISE CON-<br>VENTIONAL OR GARDEN<br>APARTMENT BUILDINGS WITH<br>FOUR OR MORE DWELLING<br>UNITS PER STRUCTURE AND<br>HIGH DENSITY PLANNED<br>UNIT RESIDENTIAL DE-<br>VELOPMENTS |
| METRO AVERAGE              | 24.4                                       | 1.47                  | 32                                  |   |
| RANGE BY AREA              |  |                       |                                     |   |
| AREA A<br>(Downtown)       | 19-87                                      | —                     | 28-128                              |   |
| AREA B                     | 19-43                                      | —                     | 28-63                               |   |
|                            |  |                       |                                     |   |
|                            |  |                       |                                     |   |

- NOTES:**
1. GROSS ACRES INCLUDE RESIDENTIAL LAND PLUS STREET RIGHTS OF WAY.
  2. ACTUAL POPULATION MAY VARY DEPENDING UPON THE AVERAGE NUMBER OF PERSONS PER DWELLING UNIT FOR A PARTICULAR AREA.
  3. AVERAGES SHOWN FOR EACH DENSITY TYPE ARE ADJUSTED AVERAGES FOR THE STOCKTON URBANIZED AREA, AS DERIVED FROM 1975 HOUSING AND POPULATION DATA, AND WILL VARY BY SUBAREA AND OVER TIME.
  4. THE HIGH DENSITY CATEGORY IS BROKEN OUT BY THE ALLOWABLE DENSITY RANGE UNDER A PARTICULAR OVERLAY ZONE AREA AS DEFINED IN THE R-3 APARTMENT DISTRICT SECTION OF THE ZONING CODE.

Figure 4

## GENERAL PLAN DESIGNATION

|     | LOW DENSITY<br>RESIDENTIAL | HIGH DENSITY<br>RESIDENTIAL | ADMINISTRATIVE<br>PROFESSIONAL | LIMITED<br>COMMERCIAL | COMMERCIAL |
|-----|----------------------------|-----------------------------|--------------------------------|-----------------------|------------|
| R-E | X                          | ●                           |                                |                       |            |
| R-1 | X                          | ●                           |                                |                       |            |
| R-2 | X                          | X                           | ●                              |                       |            |
| R-3 |                            | X                           | ●                              |                       | ●          |
| C-R |                            |                             | X                              |                       | ●          |

- X** Highly compatible zone
- Zoning may be compatible with the General Plan under certain circumstances
- Zones that are not compatible with the intent of the General Plan



TABLE 45

SITE DEVELOPMENT STANDARDS

| <u>Type of Unit</u>                         | <u>Permitted Zone</u>  | <u>Minimum Lot Size (Sq. Ft.)</u> | <u>Maximum Allowable Density (Units/Acre)</u> |
|---|------------------------|-----------------------------------|---|
| Single-Family/Factory Built/Mobile Home     | R-1                    | 5,000                             | 8.7   |
| Duplex                                      | R-2                    | 5,000 (2,500/unit)                | 17.4  |
| Triplex                                     | R-2                    | 6,900 (2,300/unit)                | 18.9  |
| Apartments                                  | R-3                    | 7,500                             | 29.0  |
| Apartments (Area A)                         | R-3                    | 500                               | 87.1  |
| Planned Unit Residential Development (PURD) | R-1, R-2<br>R-3        | 87,120                            | Varies with the zoning                        |
| Mobile Home Park                            | Any zone with approval | 217,800-Park (2,800/unit)         |   |

as the overall density of the entire project does not exceed that which the zoning allows. Also, because the amount of land required for the development of streets is less than that in traditional developments, more units per acre are usually netted in a PURD development. The approach of the PURD ordinance may allow for more housing units within a project to be available at a lower cost.

Generally speaking, the more units per acre, the less cost per unit for fees, required improvements, and developers' overhead cost. It is estimated that, considering all of the costs associated with development, low and moderate income housing is not economically feasible at low densities. Presently, approximately 120 acres of undeveloped land exist in the Stockton area with a high density residential designation on the General Plan. Most of this vacant land is in north Stockton, where land costs are higher.

Increasing land costs, when coupled with the relatively low density of development allowed under the City's General Plan, constrains the building industry from producing abundant affordable housing. In the absence of special incentive programs (i.e., density bonus, reduced improvements, inclusionary zoning etc.) the private sector will continue to experience difficulties in expanding housing opportunities for low and moderate income households given present residential land use controls.

#### Restrictions on Factory-built and Mobile Homes

In 1980, the Governor signed into law SB 1960 which provides for mobile homes in single-family residential zones. This statute precludes prohibition by a local jurisdiction of installation of newer mobile homes (built since 1976) which are installed on permanent foundations on lots zoned for single-family residences. The City may apply setback, side yard, parking, and other development standards which it would apply to a conventional house on the same lot.

The City of Stockton has been in compliance with this policy, since mobile- and factory-built homes have not been prohibited from any single-family lot. The City Building Division requires only that the structure be attached to a permanent foundation in compliance with all applicable building regulations and that the vehicle license plate and registration be removed. The requirements of the zone in which the home is to be located are still applicable, with only one residence per lot permitted in the single-family zone, uses limited to residential-type uses, and enforcement of setback requirements. The only other restrictions one might face in locating a mobile home on a single-family lot in Stockton are possible limitations in the covenants, conditions, and restrictions on the property (especially in some north Stockton subdivisions). These may or may not be enforceable, but the City is not a party to such restrictions.

In past years there has been little interest in siting mobile homes on single-family lots in Stockton. It is assumed that the reason for this is that the cost of traditional housing has not been significantly higher than the cost of mobile homes to warrant a demand. However, given the increasing costs of construction, if factory-built and mobile homes can provide a more affordable option to residents, these alternatives to traditional housing may become more common.

## Rent Control

For many years there have been rent control laws in eastern portions of the United States, most notably in New York City, Washington D.C., and the State of New Jersey. Many rent control measures were enacted during World War II to stabilize rents and preserve the housing stock. Since their enactment there have been ongoing debates about the impacts of rent control.

In the past few years, numerous legislative proposals have been initiated by rent control advocates in California. To date, there is no statewide rent control legislation. Citizen groups advocating rent control ordinance or charter amendments have lobbied at the City and County levels. Some have been successful, most have not.

Advocates argue that low vacancy rates and escalating rents demonstrate the need for rent control. They believe that owners' profits are already too high, yet owners' response to needed repairs and general maintenance functions of rental units is slow. The most vulnerable groups are households on fixed incomes such as the elderly, and low income households which are often paying a higher portion of their income for rent than middle and upper income households.

Some of the most frequently used rent control measures include rent review boards, moratoriums, rent rollbacks and rent limitations. Rent Review Boards are most often chosen to implement rent control policies. Usually, the Board reviews rent increases and decides whether the increases are warranted based on some established criteria. The Boards consist of various combinations of elected officials, renters, owners, and citizens-at-large. Since cases are decided individually, this process can be extremely lengthy and expensive.

A moratorium is usually an intermediate step which halts rent increases while jurisdictions have an opportunity to study the current situation and make decisions on "impartial" information. Moratoriums are intended to resolve conflicts by giving each side a chance to cool off and perhaps settle their grievances out of the public area.

Rent rollbacks are meant to decrease tenants' rent to what they were paying at some previous time. While tenants reap an immediate savings, owners may be faced with short term liabilities.

Annual rent limitations determine the amount and/or number of rent increases per year. Examples of how these limitations can occur is to base increases on the annual Consumer Price Index, on the actual yearly operating expenses of landlords, or the landlord's annual return on their investment. Often rent limitations and rollbacks are not initiated separately, but in conjunction with a rent review board, annual vacancy rate studies, etc. Also, these measures may be time limited to 15 months or 2 years, and then reviewed or abolished, requiring another citizen referendum to reenact.

Rent control issues surfaced in San Joaquin County in 1980-1981 because tenants in mobile home parks in the City and County had become increasingly alarmed at the dramatic increases in rents for mobile home park spaces. In February and April of 1981, the San Joaquin County Board of Supervisors and



the Stockton City Council, respectively, rejected proposals for a mobile-home rent Stabilization Ordinance. In December 1982, the City Council again reviewed and rejected a proposed mobilehome rent stabilization ordinance. The proposed ordinance would have created a citizen-appointed advisory board and given it the responsibility to hear individual disputes on rent increases. The City Council determined that such measures were not required on a Citywide basis, and, instead proposed a resolution which suggests guidelines for individual committees in mobile home parks.

Both advocates and opponents would most likely agree that rent control is not a panacea; at best it could slow down the pace at which people are being priced out of the housing market by regulating the annual rate of rent increase. The fact remains that fewer and fewer people can afford rent increases which comprise a higher and higher percent of their gross income. Rent increases, even those showing just cause, can create economic hardships for renters, particularly for those on a fixed income. Because rent control has not generally been successful in California and has often created as many problems as it has solved, it appears that there are other means by which the City can choose to address the issue of affordable housing.

#### Condominium Conversions

Condominium conversions are a means of providing ownership opportunity. When detached single-family housing prices escalated in the mid and late 1970's, households sought other kinds of ownership at lower prices. According to the Stockton Board of Realtors, as of July 1983 the average cost of a condominium was \$45,000 to \$50,000 and a detached 3-bedroom single-family home was \$80,000.

In California, courts have determined that local governments must review the conversion of apartments to condominiums under the Subdivision Map Act through a variety of mechanisms e.g.; consistency with the General Plan, ordinances regulating physical design and improvement of the development. Under California law, renters must be given 180 days notice prior to termination of tenancy and 90 days exclusive right to purchase their unit. Local police powers are practically unlimited as long as they are used to promote the general welfare.

Proponents of conversions cite the advantages of affordable home ownership: building equity, tax benefits, and stable shelter costs; conversions also help preserve neighborhoods by reducing unit turnover. Developers reason that conversions are less expensive than new developments, even with required code enforcements and improvements. Conversions often make available home ownership to lower income groups.

Opponent's argument center around two issues: reduction of the rental housing supply, and tenant displacement and forced relocation. Finding another rental may not be difficult in a market with a high vacancy rate but in communities where vacancy rates are 1 or 2%, finding comparable housing can be very difficult. Renters do have the right of first refusal and can decide to buy their unit but renters often do not have enough money for the down payment or monthly costs.

In the fall of 1979, the Stockton City Council directed the Planning Commission to study the condominium conversion issue and enacted a moratorium on the approval of conversions until the issue could be studied. The City had approved tentative subdivision maps for the conversion of 104 units in 1976, 222 units in 1977, 228 units in 1978, and 755 units in 1979 prior to the moratorium. In July of 1980, after many months of study, analysis, and public input, a condominium conversion ordinance was adopted. This ordinance establishes physical standards for the projects and sets forth tenant protection requirements. Physical standards required for conversion include parking, utility meters, fire walls and smoke detectors. Tenant and buyer protection requirements include moving assistance, payment of moving costs, a one year relocation period (elderly tenants are not required to move but can remain as renters in perpetuity subject only to reasonable rent increases), a purchase cooling off period and the provision of pest reports. The condominium conversion ordinance also limits the number of units which may be approved for conversion in any year. This allocation is determined by using 60% of the yearly average of building permits issued for the construction of multi-family dwellings, including duplexes, triplexes, and fourplexes, over the immediate preceding three year period. New condominium units and units which have subsequently been approved for conversion to condominiums are subtracted.

Since the adoption of the condominium conversion ordinance, the City has approved for the conversion of 941 units in 1980, 380 units in 1981, and 46 units in 1982. In 1983, the formula for determining the number of apartment units available for conversion determined that no apartments should be converted. This determination reflects the sharp drop in the construction of multi-family rental units.

The impact of the condominium conversion ordinance has been to help mitigate the serious side effects of an unregulated market. Elderly tenants are provided with complete protection of their housing. All other tenants are provided with significant protection in the form of a one-year relocation period coupled with moving assistance and the payment of up to one month's rent for moving costs. The relocation that does occur due to conversions is balanced by the provision of lower cost home ownership opportunities. Converted condominiums are, according to the Stockton Board of Realtors, by far the least expensive home ownership opportunity. One of the most important features of the conversion ordinance is the provision limiting the number of conversions. This feature insured that the number of rental units available in multi-family structures will not be reduced from the number available in 1980 when the ordinance was adopted. Indeed, for any condominium conversions to be allowed, the number of multi-family rental units must increase.

#### Building Codes and Mandated Requirements

The City of Stockton has adopted the Uniform Building Code, published by the International Conference of Building Officials, which establishes minimum construction standards. Although a locality may impose more stringent standards, it cannot adopt any which are less restrictive than those of the UBC. Thus, the City cannot reduce construction costs by revising the City Code, as some cities with stricter standards are able to do. It is generally recognized that the process of modifying or adopting new building code standards is painstaking and time consuming. To the housing industry, this means that the introduction of innovative or alternative construction techniques and materials is slowed down or prevented.



## Existing and Proposed Mandated Requirements

Besides the regular requirements of the model codes, various mandated requirements are imposed by State and federal agencies for enforcement at the local level. Satisfying these requirements may contribute significantly to the cost of constructing new housing units. Standards related to residential construction in which special building requirements exist or are proposed include energy conservation, handicapped access, and security requirements.

In terms of energy requirements, the standards for new buildings are designed to be cost effective in the long term, although the initial cost of construction will be higher making the purchase of the home prohibitive for some first time home buyers. In regards to existing housing, the California Energy Commission estimates that the cost of retrofitting a pre-1975 house to the standards of a new home are between \$1,500 and \$3,000. However, in time, this additional cost would be paid back through reduced energy bills and tax credits.

Although the energy requirements are considered to be a good long term investment by home buyers and purchasers alike, the State Department of Housing and Community Development (HCD) has proposed provisions for the physically handicapped. This proposal applies to all ground level units in multiple-family buildings with 3 or more units. The proposal would require such units to be designed and built with wide hallways, wide doors and door swings, and modified kitchens and bathrooms. Other than the fact that the initial costs of constructing these modifications are significantly greater than the costs of providing standard features, the loss of additional liveable floor area in the unit must also be considered. While provision of these features for handicapped residents is commendable, to require a developer to provide them when only 15% of the area's residents are elderly or handicapped means that the additional costs would be shared by all households. These requirements are presently only under study by the Building Standards Commission and are not yet approved by the Secretary of State, but they need to be recognized as potential constraints to future housing development.

Additional special requirements concerning the security code were adopted by the City Council in December 1980. Although these requirements could not be considered true constraints to housing development, meeting these requirements may incur additional costs.

Most significant is the fact that there appears to be a trend towards mandating special building requirements, the costs of which must be considered when considering the overall cost of housing. Individually, these various costs may or may not be significant, but, when considered with the other constraints discussed in this section, they may have an impact on the development of new affordable housing units.

## Required Site Improvements

The City of Stockton requires the installation of certain on-site improvements (sidewalks, streets, curbs and gutters, etc.) as a means of enhancing the safety and livability of its residential neighborhoods (see Table 46). These facilities are, in most cases, dedicated to the City, which is responsible for their maintenance.



TABLE 46  
CITY OF STOCKTON DEVELOPMENT FEES  
(July 1, 1983)

|  |   |
|--|---|
| Street Trees   | \$ 32.00  |
| Street Name Signs  | \$119.00  |
| Subdivision Inspection Fee   | 3.5% of project cost  |
| Parkland Fees (per unit)   |   |
| Single-Family  | \$344.00  |
| Duplex/Triplex   | \$287.00  |
| Apartment  |   |
| to 500 Square Feet   | \$144.00  |
| 501-1,000 Square Feet  | \$171.00  |
| 1,001-1,500 Square Feet  | \$186.00  |
| Connection Fees (per unit)   |   |
| Water  |   |
| Single-Family  | \$150.00  |
| Other  | \$150.00 First unit<br>plus \$25.00 each<br>additional unit |
| Sewer  |   |
| Single-Family, Mobile Home, Condominium  | \$780.00  |
| Multiple-Family (duplex, triplex, apartments,<br>motels, condominium less than 1,000 square feet | 70% of the<br>single-family rate<br>per unit                |
| Traffic Signal Fee (per unit)  |   |
| Single-Family detached   | \$72.89   |
| Condominium  | \$69.69   |
| Apartment  | \$44.46   |
| Mobile home  | \$39.36   |
| Retirement village   | \$24.05   |

These improvement costs, which are initially paid for by the developer, are eventually passed along to the consumer in the purchase price. Developers of residential subdivisions are required to install public improvements to City standards. Because the costs of public improvements vary so greatly from development to development depending on the necessity to cover "unusual" costs of bridges, pump stations, trunk lines, etc., an average cost per lot is difficult to compute. However, records for subdivisions finalized in 1983 indicate that costs for public services in the City of Stockton ran from about \$4,000 to \$6,000 per lot. That range does not include costs for parkland, permit, or sewer connection fees, or land costs.

While there are no required on-site improvements for lots created by a typical single-family subdivision, some on-site improvements are required for planned residential developments and apartments. For example, private streets and landscaping within a planned development must meet City standards. Additionally, most planned unit residential developments have common open space and/or recreation facilities which are developed. All off-site improvements mentioned above are also required for planned developments. Apartment developments are subject to minimum on-site open space and parking requirements as well as off-site improvements.

The cost of residential development can vary depending on the number of on- and off-site improvements (bridges, trunk lines, storm water pumps, etc.) already in place and paid for. This should add to the attractiveness of "infill" or bypassed parcels that are essentially surrounded by existing development, however, this advantage may be offset by a high asking price or the existence of undersized utility lines requiring the expensive paralleling of existing lines. There are many variables that affect the development potential of a site making it difficult to generalize without a site by site analysis.

#### Governmental Review, Permits and Fees

Developers are confronted with time consuming regulations at virtually every level of government. The skyrocketing cost of housing is often blamed in part on governmental delays and bureaucratic red tape. Unquestionably, more stringent development regulations have increased processing time and thus added to housing costs. The cost to the developer as the result of unscheduled regulatory delay can include increased carrying charges for land, increased overhead cost, increases in the cost of labor and materials due to inflation and/or demand and supply economics, or the loss of sales due to changes in the market. The City's review and approval process time is indicated on Table 47.

#### Environmental Review

The City's permit processing procedures include the assessment of the environmental impact of proposed projects, and review of the environmental impact report, if one is required. This portion of the processing procedure is mandated by State Law under the California Environmental Quality Act. Many of the environmental regulations have protected the public from significant environmental degradation and the location of certain developments on inappropriate sites, and have given the public a much needed opportunity to comment on project impacts. This process does, however, increase the time before final approval of a project. There have been efforts to simplify the regulatory maze, however, and the City of Stockton

TABLE 47  
CITY OF STOCKTON  
PROCESSING TIME AND FEES (JULY 1, 1983)

| <u>Application</u>  | <u>Approximate Processing Time (In Weeks)</u> | <u>Application Fee</u>            |
|---|---|-----------------------------------|
| Rezoning and Prezoning*   | 4   | \$600.00                          |
| Special Use Permits, Use Permits Requiring Public Hearing and Use Permits on 14-Day Notification Procedures | 4   | \$300.00                          |
| Temporary Use Permits and Use Permits for District Uses   | 1-2   | \$150.00                          |
| Planned Unit Residential Development Permit   | 4   | \$550.00                          |
| Amendment to the Stockton Municipal Code, Specific Plan or General Plan*                                    | 4   | \$600.00                          |
| Tentative Maps  | 4   | \$350.00 plus<br>\$ 4.00 each lot |
| Negative Declaration--CEQA  | Varies  | \$100.00                          |
| Environmental Impact Report--CEQA   | Varies  | \$600.00                          |
| Variance, Interpretation or Appeal of a Decision of the Community Development Director                      | 4   | \$275.00                          |
| Appeals to the City Council   | 4   |                                   |
| Applicants  |   | \$150.00                          |
| Non Applicants  |   | \$ 75.00                          |
| Planning Commission Review of Commercial Shopping Center Developments                                       | 4   | \$275.00                          |
| Permit-Residential Condominium Conversion   | 4-9   | \$550.00 plus<br>\$ 2.00 per unit |
| Street Name Change  | 4   | \$300.00                          |
| Location and Development Plan Approval  | 1-2   | \$150.00                          |
| Time Extension  | 4   | \$ 50.00                          |
| LAFCO Application   | Varies  | \$350.00 to<br>\$500.00           |

\*Requires City Council approval: Add approximately 4-7 weeks



has been able to incorporate efficient, uniform procedures and standards for review and approval which have kept processing times to a minimum.

### Permits and Fees

Fees are collected by the City to help cover the costs of permit processing, inspections, environmental impact determinations, and to contribute to the delivery of services such as water, sewers, storm drains, and parks and recreation facilities. These fees are generally assessed on the basis of the number of dwelling units in residential developments and the amount collected annually should not exceed the cost to City for providing the above services.

Residential building permit costs per dwelling unit in Stockton averaged \$623 for single-family structures, \$392 for two and three-family structures and \$238 for multiple-family structures in the first 6 months of 1983. A listing of City residential building permit fees appear in Table 48.

### Public School Impaction Fee

Residential developments in school districts declared impacted by the Stockton City Council are subject to a public school impaction fee. This fee is applicable to applications for residential developments in school districts which are designated as overcrowded (presently Lincoln and Lodi Unified School Districts, see Map 15). The fees, which are collected at the time construction permits are issued, are outlined below.

\$280 per bedroom per dwelling unit  
\$350 per mobile home site

The revenue collected is placed in special trust accounts and transmitted to the respective school districts. The fees can be raised annually if a state of impaction is found to exist. The fees above reflect an increase approved by the City Council in September 1983.

### Property Taxes

The burden of the cost of owning or renting which is attributed to taxes falls most heavily on lower income households, whose expenditures for housing require a larger proportion of their household incomes. Under Proposition 13, property taxes on homes which are sold are based on their purchase price rather than the 1975-1976 levels that unsold homes are based on, so new home buyers face higher taxes than those who remain in their current residences. Renters are also vulnerable since they have no control over the possible sale of the property in which they live, yet the rent they pay may be raised to cover the new landlords higher taxes. One effect of Proposition 13, then, will be to deter the mobility of owners. The promise of higher property taxes will limit the number of property owners willing to sell their homes and purchase new ones. Proposition 13 also reduces City revenues and those losses are being offset in part by increasing or imposing new fees on construction to cover actual City costs. Increases in these fees would be, as described earlier, passed along in the sale and rental of residential units.

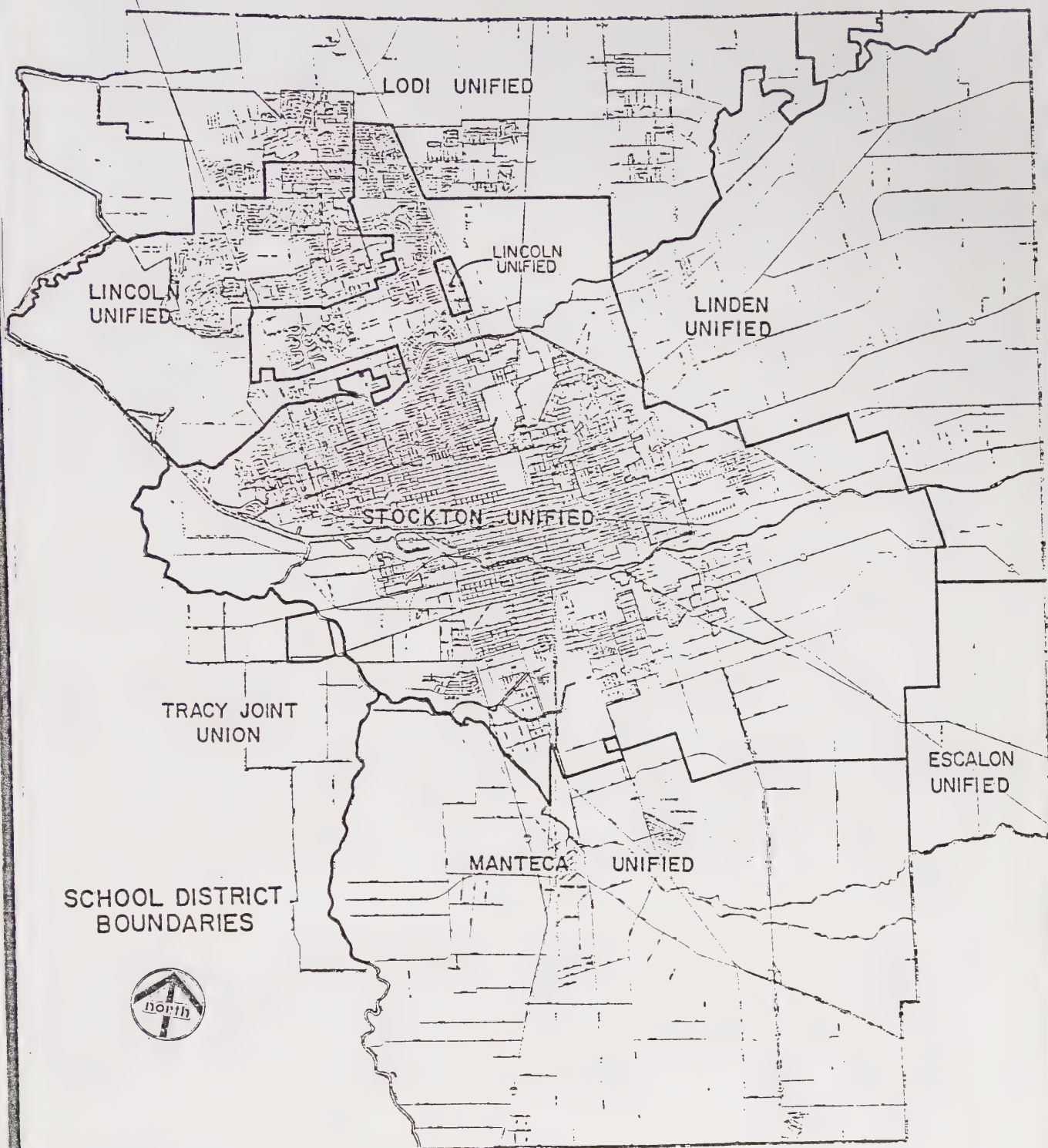
### Adequate Sites

The amount of land set aside for residential development has a direct impact on the cost of housing found in a community. When a community restricts the supply of developable land by devices such as phased zoning, urban limit lines, and moratoriums on utility extensions or annexations,

TABLE 48  
RESIDENTIAL BUILDING PERMITS\*  
EFFECTIVE JULY 1, 1983

| TOTAL VALUATION |        |         |              |         |  |
|-----------------|--------|---------|--------------|---------|--|
| From            | To     | Fee     | From         | To      | Fee  |
| \$ 1 --         | 500    | \$24.00 | \$36,001 --  | 37,000  | \$537.00                                     |
| 501 --          | 600    | 27.50   | 37,001 --    | 38,000  | 548.00                                       |
| 601 --          | 700    | 31.00   | 38,001 --    | 39,000  | 559.00                                       |
| 701 --          | 800    | 35.00   | 39,001 --    | 40,000  | 569.00                                       |
| 801 --          | 900    | 37.50   | 40,001 --    | 41,000  | 580.00                                       |
| 901 --          | 1,000  | 42.00   | 41,001 --    | 42,000  | 591.00                                       |
| 1,001 --        | 1,100  | 45.50   | 42,001 --    | 43,000  | 601.50                                       |
| 1,101 --        | 1,200  | 49.00   | 43,001 --    | 44,000  | 612.50                                       |
| 1,201 --        | 1,300  | 53.00   | 44,001 --    | 45,000  | 623.50                                       |
| 1,301 --        | 1,400  | 56.50   | 45,001 --    | 46,000  | 633.50                                       |
| 1,401 --        | 1,500  | 59.50   | 46,001 --    | 47,000  | 644.50                                       |
| 1,501 --        | 1,600  | 64.00   | 47,001 --    | 48,000  | 655.50                                       |
| 1,601 --        | 1,700  | 66.50   | 48,001 --    | 49,000  | 666.50                                       |
| 1,701 --        | 1,800  | 70.50   | 49,001 --    | 50,000  | 677.00                                       |
| 1,801 --        | 1,900  | 74.00   | 50,001 --    | 51,000  | 684.50                                       |
| 1,901 --        | 2,000  | 77.50   | 51,001 --    | 52,000  | 691.50                                       |
| 2,001 --        | 3,000  | 92.00   | 52,001 --    | 53,000  | 699.00                                       |
| 3,001 --        | 4,000  | 106.50  | 53,001 --    | 54,000  | 706.00                                       |
| 4,001 --        | 5,000  | 121.00  | 54,001 --    | 55,000  | 712.50                                       |
| 5,001 --        | 6,000  | 135.00  | 55,001 --    | 56,000  | 720.00                                       |
| 6,001 --        | 7,000  | 149.50  | 56,001 --    | 57,000  | 727.00                                       |
| 7,001 --        | 8,000  | 164.00  | 57,001 --    | 58,000  | 734.50                                       |
| 8,001 --        | 9,000  | 178.50  | 58,001 --    | 59,000  | 741.50                                       |
| 9,001 --        | 10,000 | 193.00  | 59,001 --    | 60,000  | 749.00                                       |
| 10,001 --       | 11,000 | 206.50  | 60,001 --    | 61,000  | 756.00                                       |
| 11,001 --       | 12,000 | 221.00  | 61,001 --    | 62,000  | 763.50                                       |
| 12,001 --       | 13,000 | 235.50  | 62,001 --    | 63,000  | 770.50                                       |
| 13,001 --       | 14,000 | 250.00  | 63,001 --    | 64,000  | 777.00                                       |
| 14,001 --       | 15,000 | 264.50  | 64,001 --    | 65,000  | 784.50                                       |
| 15,001 --       | 16,000 | 278.50  | 65,001 --    | 66,000  | 791.50                                       |
| 16,001 --       | 17,000 | 293.00  | 66,001 --    | 67,000  | 799.00                                       |
| 17,001 --       | 18,000 | 307.50  | 67,001 --    | 68,000  | 806.00                                       |
| 18,001 --       | 19,000 | 322.00  | 68,001 --    | 69,000  | 813.50                                       |
| 19,001 --       | 20,000 | 337.00  | 69,001 --    | 70,000  | 820.50                                       |
| 20,001 --       | 21,000 | 350.00  | 70,001 --    | 71,000  | 828.00                                       |
| 21,001 --       | 22,000 | 364.50  | 71,001 --    | 72,000  | 835.00                                       |
| 22,001 --       | 23,000 | 379.00  | 72,001 --    | 73,000  | 842.50                                       |
| 23,001 --       | 24,000 | 393.50  | 73,001 --    | 74,000  | 849.00                                       |
| 24,001 --       | 25,000 | 408.00  | 74,001 --    | 75,000  | 856.00                                       |
| 25,001 --       | 26,000 | 419.00  | 75,001 --    | 76,000  | 863.50                                       |
| 26,001 --       | 27,000 | 429.00  | 76,001 --    | 77,000  | 870.50                                       |
| 27,001 --       | 28,000 | 440.00  | 77,001 --    | 78,000  | 878.00                                       |
| 28,001 --       | 29,000 | 451.00  | 78,001 --    | 79,000  | 885.00                                       |
| 29,001 --       | 30,000 | 462.00  | 79,001 --    | 80,000  | 892.50                                       |
| 30,001 --       | 31,000 | 472.50  | 80,001 --    | 81,000  | 899.50                                       |
| 31,001 --       | 32,000 | 483.50  | 81,001 --    | 82,000  | 907.00                                       |
| 32,001 --       | 33,000 | 494.50  | 82,001 --    | 83,000  | 914.00                                       |
| 33,001 --       | 34,000 | 504.50  | 83,001 --    | 84,000  | 920.50                                       |
| 34,001 --       | 35,000 | 515.50  | 84,001 --    | 85,000  | 928.00                                       |
| 35,001 --       | 36,000 | 526.50  | 85,001 --    | 86,000  | 935.00                                       |
|                 |        |         | 86,001 --    | 87,000  | 942.50                                       |
|                 |        |         | 87,001 --    | 88,000  | 949.50                                       |
|                 |        |         | 88,001 --    | 89,000  | 957.00                                       |
|                 |        |         | 89,001 --    | 90,000  | 964.00                                       |
|                 |        |         | 90,001 --    | 91,000  | 971.50                                       |
|                 |        |         | 91,001 --    | 92,000  | 978.50                                       |
|                 |        |         | 92,001 --    | 93,000  | 986.00                                       |
|                 |        |         | 93,001 --    | 94,000  | 992.50                                       |
|                 |        |         | 94,001 --    | 95,000  | 1000.00                                      |
|                 |        |         | 95,001 --    | 96,000  | 1007.00                                      |
|                 |        |         | 96,001 --    | 97,000  | 1014.50                                      |
|                 |        |         | 97,001 --    | 98,000  | 1021.50                                      |
|                 |        |         | 98,001 --    | 99,000  | 1029.00                                      |
|                 |        |         | 99,001 --    | 100,000 | 1036.00                                      |
|                 |        |         | 100,001 & Up |         | 1042.00 + 5.80 @ \$1,000 or fraction thereof |

\*Fees apply to new structures and cover building, plumbing, mechanical and electrical components.



MAP 15



the effect is to raise developer's land costs. Thus, a consequence of strict adherence to long term growth control measures is to reduce the opportunity for developers to buy land cheaply on the urban fringe and have it rezoned for urban use. In the past, such rezoning conveyed large profits to landowners and caused urban sprawl with its numerous ills, but it had the effect of keeping land prices and thus, housing prices, lower than will occur when the supply of land is limited through regulation or restrictions. the major reason for the large disparity in home prices between the Bay Area, where median house is \$115,000 and Stockton, with a median of \$64,000 is the availability of land for residential development. Other costs, such as financing and construction, are comparable between the two areas, but Stockton has historically had an abundance of easy to develop relatively inexpensive land available for annexation on its fringes. This historic pattern may change due to the adoption of a revised General Plan in the fall of 1978 and the defeat of a ballot measure, Measure A, the following year.

The adoption of a revised General Plan in 1978 had several impacts on the amount of land set aside for housing. First, as a result of lower population projections, it severely reduced the amount of land which had been indicated on the 1970 plan for residential development. Second, the 1978 plan reduced the amount of land indicated for high-density residential development in the older sections of the City in response to neighborhood opposition to this type of development. Third, public opposition to certain aspects of the adopted plan led to the successful circulation of a petition, the effect of which was to place a growth limitation boundary around north Stockton, as well as preventing City expansion into certain areas of east and southwest Stockton. Under the provisions of the petition, changes in the boundaries first require a vote by the City's electorate. A measure (Measure A) was placed on the October 1979 citywide election that would have returned control of boundary adjustments to the City Council, but the measure was defeated and the boundaries remain in effect.

While the growth limitation boundaries do not prevent expansion into certain vacant lands on the City's fringes south of the Calaveras River, they do severely curtail expansion in north Stockton where 96% of the metropolitan area's growth has occurred since 1970. How much land is available for residential development within these boundaries? A study was undertaken to determine the amount of land indicated on the General Plan for residential uses (low and high density) that was vacant and the number of units this land can "hold" if developed at the same densities as neighboring occupied parcels.

This information was gathered at the census tract level to enable the City to assess the capacity of individual neighborhoods to absorb additional housing. The study indicates that, as of July 1983, there were 5,000 acres of land in the metropolitan area that were vacant and designated for residential uses on the Stockton General Plan. This is sufficient acreage to "hold" up to 28,850 dwelling units, or 13.9 years of development if housing units are produced in sufficient quantities to meet the projected need of 2,071 units per year.

This figure implies, however, that all parcels are equal in terms of access, serviceability, and availability for sale and that the price would remain constant until the last acre is consumed. This, of course, does not happen in the real world. If the supply of land is kept static and no adjustments are made to the amount indicated for residential uses on the

General Plan, the least expensive, most easily developed parcels will be consumed first, leaving behind marginal or expensive parcels. The loss of easily developed lands will eventually affect the market place to the point that production cannot meet demand and land costs will force the cost of housing to rise faster than could be expected under normal inflationary pressures.

To make the holding capacity figure more meaningful for decision making purposes, the study was refined by taking into account the accessibility of vacant lands to storm water and sanitary sewer lines and whether or not the land was within the City limits, thereby avoiding the annexation process. An examination of this acreage in terms of the ease with which it can be served and whether or not it is incorporated indicates that 2,210 acres, with holding capacity of 13,802 units, are in the City and can be easily served. For the most part, the difficult to serve lands are the small, fragmented parcels located in south and east Stockton which require the extension of trunk lines. Development of these parcels is not impossible, just expensive (Table 49).

It should be made clear that this study takes into account only a few of the factors which make land ready for development. Not accounted for are such factors as parcel size, cost, whether or not it is for sale, surrounding land uses and access to roads, schools and commercial services. To take into consideration all of these factors would require a study beyond the scope of the Housing Element.

#### Vacant Land in Rehabilitation Project Areas

The City of Stockton has undertaken a number of residential improvement projects in the past 15 years aimed at upgrading homes in older sections of the City. In all, fourteen neighborhoods and 8,626 homes have been directly or indirectly affected by this improvement program. The expenditure of millions to improve and upgrade these areas has resulted in the creation of attractive residential neighborhoods, suitable for the development of up to 2,007 single or multi-family dwelling units. Table 50 indicates the number of acres and dwelling units in each of the three residential zones and the holding capacities of the vacant lots in accordance with allowable densities. The maps on page 87 through page 100 pin points the vacant lots in each rehabilitation project and indicates their present zoning.



TABLE 49

HOLDING CAPACITY AND SERVICEABILITY OF VACANT  
LAND DESIGNATED FOR RESIDENTIAL USES ON THE GENERAL PLAN

JUNE 1983

| CENSUS<br>TRACT | EASY TO SERVE |        |        |        |            |        | DIFFICULT TO SERVE |        |       |        |            |        | TOTAL  |        |        |        |            |        |
|-----------------|---------------|--------|--------|--------|------------|--------|--------------------|--------|-------|--------|------------|--------|--------|--------|--------|--------|------------|--------|
|                 | ACRES         |        | UNITS  |        | C.T. TOTAL |        | ACRES              |        | UNITS |        | C.T. TOTAL |        | ACRES  |        | UNITS  |        | C.T. TOTAL |        |
|                 | City          | County | City   | County | Acres      | Units  | City               | County | City  | County | Acres      | Units  | City   | County | City   | County | Acres      | Units  |
| 1               | 2.5           |        | 176    |        | 2.5        | 176    |                    |        |       |        |            |        | 2.5    |        | 176    |        | 2.5        | 176    |
| 2               | —             |        | —      |        | —          | —      |                    |        |       |        |            |        | —      |        | —      |        | —          | —      |
| 3               | 3.5           |        | 77     |        | 3.5        | 77     |                    |        |       |        |            |        | 3.5    |        | 77     |        | 3.5        | 77     |
| 4               | 2.8           |        | 22     |        | 2.8        | 22     |                    |        |       |        |            |        | 2.8    |        | 22     |        | 2.8        | 22     |
| 5               | 3.2           |        | 70     |        | 3.2        | 70     |                    |        |       |        |            |        | 3.2    |        | 70     |        | 3.2        | 70     |
| 6               | 4.9           |        | 41     |        | 4.9        | 41     |                    |        |       |        |            |        | 4.9    |        | 41     |        | 4.9        | 41     |
| 7               | 8.6           |        | 63     |        | 8.6        | 63     |                    |        |       |        |            |        | 8.6    |        | 63     |        | 8.6        | 63     |
| 8               | 2.4           |        | 15     |        | 2.4        | 15     | 51.6               | 0.6    | 330   | 6      | 52.2       | 336    | 53.9   | 0.6    | 345    | 6      | 54.5       | 351    |
| 9               | 44.2          |        | 221    |        | 44.2       | 221    |                    |        |       |        |            |        | 44.2   |        | 221    |        | 44.2       | 221    |
| 10              | 27.2          | 42.7   | 129    | 239    | 69.9       | 368    | 0.4                | 1.4    | 2     | 7      | 1.8        | 9      | 27.6   | 44.1   | 131    | 246    | 71.7       | 377    |
| 11.01           | 11.7          | 1.4    | 90     | 11     | 13.1       | 101    | 1.1                | 3.7    | 8     | 28     | 4.8        | 36     | 12.8   | 5.1    | 98     | 39     | 17.9       | 137    |
| 11.02           | 6.7           | 6.0    | 60     | 56     | 12.7       | 116    |                    |        |       |        |            |        | 6.7    | 6.0    | 60     | 56     | 12.7       | 116    |
| 12              | 0.5           |        | 3      |        | 0.5        | 3      |                    |        |       |        |            |        | 0.5    |        | 3      |        | 0.5        | 3      |
| 13              | 2.6           | 0.8    | 14     | 8      | 3.4        | 22     | 0.5                |        | 4     |        | 0.5        | 4      | 3.1    | 0.8    | 18     | 8      | 3.9        | 26     |
| 14              | 15.6          |        | 141    |        | 15.6       | 141    | 5.1                | 42.1   | 31    | 253    | 47.2       | 284    | 20.7   | 42.1   | 172    | 253    | 62.8       | 425    |
| 15              | 63.0          | 84.3   | 363    | 486    | 147.3      | 849    | 0.4                | 13.6   | 2     | 79     | 14.0       | 81     | 63.4   | 97.9   | 365    | 565    | 161.3      | 930    |
| 16              | 6.8           | 1.1    | 54     | 9      | 7.9        | 63     |                    |        |       |        |            |        | 6.8    | 1.1    | 54     | 9      | 7.9        | 63     |
| 17              |               |        |        |        |            |        | 13.8               |        | 115   | 13.8   | 115        |        |        | 13.8   |        | 115    | 13.8       | 115    |
| 18              | 9.3           | 1.5    | 54     | 9      | 10.8       | 63     | 24.3               |        | 146   |        | 24.3       | 146    | 9.3    | 25.8   | 54     | 155    | 35.1       | 209    |
| 19              | 22.5          |        | 181    |        | 22.5       | 181    |                    |        |       |        |            |        | 22.5   |        | 181    |        | 22.5       | 181    |
| 20              | 6.6           |        | 39     |        | 6.6        | 39     |                    |        | 360   |        | 59.6       | 360    | 6.6    | 59.6   | 39     | 360    | 66.2       | 399    |
| 21              |               | 46.6   |        | 262    | 46.6       | 262    | 113.4              | 186.2  | 639   | 1,048  | 299.6      | 1,687  | 113.4  | 232.8  | 639    | 1,310  | 346.2      | 1,949  |
| 22              | 57.9          | 55.2   | 381    | 365    | 113.1      | 746    |                    | 13.0   |       | 86     | 13.0       | 86     | 56.5   | 69.6   | 381    | 451    | 126.1      | 832    |
| 23              | 12.0          |        | 90     |        | 12.0       | 90     |                    |        |       |        |            |        | 12.0   |        | 90     |        | 12.0       | 90     |
| 24              | 41.3          |        | 253    |        | 41.3       | 253    | 10.9               | 107.4  | 70    | 687    | 118.3      | 757    | 52.2   | 107.4  | 323    | 687    | 159.6      | 1,010  |
| 25              | 299.6         | 61.8   | 1,764  | 364    | 361.4      | 2,128  |                    |        |       |        |            |        | 299.6  | 61.8   | 1,764  | 364    | 361.4      | 2,128  |
| 26              |               |        |        |        |            |        |                    | 9.0    | 55    | 9.0    | 55         |        |        | 9.0    |        | 55     | 9.0        | 55     |
| 27.01           |               |        |        |        |            |        | 3.7                | 135.2  | 22    | 809    | 138.9      | 831    | 3.7    | 135.2  | 22     | 809    | 138.9      | 831    |
| 27.02           |               |        |        |        |            |        | 0.1                | 137.7  | 1     | 741    | 137.8      | 742    | 0.1    | 137.7  | 1      | 741    | 137.8      | 742    |
| 28              | 43.5          | 538.7  | 219    | 2,737  | 582.2      | 2,956  |                    | 157.8  |       | 802    | 157.8      | 802    | 43.5   | 696.5  | 219    | 3,539  | 740.0      | 3,758  |
| 31.03           | 104.1         |        | 1,058  |        | 104.1      | 1,058  |                    |        |       |        |            |        | 104.1  |        | 1,058  |        | 104.1      | 1,058  |
| 31.04           | 90.4          |        | 412    |        | 90.4       | 412    |                    |        |       |        |            |        | 90.4   |        | 412    |        | 90.4       | 412    |
| 31.05           | 4.1           |        | 22     |        | 4.1        | 22     |                    |        |       |        |            |        | 4.1    |        | 22     |        | 4.1        | 22     |
| 31.06           | 8.4           |        | 21     |        | 8.4        | 21     |                    |        |       |        |            |        | 8.4    |        | 21     |        | 8.4        | 21     |
| 31.07           | 14.7          | 1.0    | 143    | 10     | 15.7       | 153    |                    |        |       |        |            |        | 14.7   | 1.0    | 143    | 10     | 15.7       | 153    |
| 32.03           | 12.8          |        | 56     |        | 12.8       | 56     |                    |        |       |        |            |        | 12.8   |        | 56     |        | 12.8       | 56     |
| 32.04           | 169.7         |        | 985    |        | 169.7      | 985    |                    |        |       |        |            |        | 169.7  |        | 985    |        | 169.7      | 985    |
| 32.05           | 14.3          | 1.5    | 187    | 19     | 15.8       | 206    |                    |        |       |        |            |        | 14.3   | 1.5    | 187    | 19     | 15.8       | 206    |
| 32.06           | 425.7         | 17.0   | 2,138  | 90     | 442.7      | 2,228  |                    |        |       |        |            |        | 425.7  | 17.0   | 2,138  | 90     | 442.7      | 2,228  |
| 33.03           | 5.9           |        | 32     |        | 5.9        | 32     |                    |        |       |        |            |        | 5.9    |        | 32     |        | 5.9        | 32     |
| 33.04           | 18.4          |        | 330    |        | 18.4       | 330    |                    |        |       |        |            |        | 18.4   |        | 330    |        | 18.4       | 330    |
| 33.05           | 20.1          |        | 464    |        | 20.1       | 464    |                    |        |       |        |            |        | 20.1   |        | 464    |        | 20.1       | 464    |
| 33.06           | 7.2           |        | 45     |        | 7.2        | 45     |                    |        |       |        |            |        | 7.2    |        | 45     |        | 7.2        | 45     |
| 33.07           | 18.3          |        | 223    |        | 18.3       | 223    |                    |        |       |        |            |        | 18.3   |        | 223    |        | 18.3       | 223    |
| 34.01           | 275.0         |        | 1,450  |        | 275.0      | 1,450  |                    |        |       |        |            |        | 275.0  |        | 1,450  |        | 275.0      | 1,450  |
| 34.02           | 321.9         |        | 1,716  |        | 321.9      | 1,716  | 282.5              | 0.6    | 1,605 | 3      | 283.1      | 1,608  | 604.4  | 0.6    | 3,321  | 3      | 605.0      | 3,324  |
| 36.01           |               |        |        |        |            |        | 8.5                | 173.6  | 26    | 535    | 182.1      | 561    | 8.5    | 173.6  | 26     | 535    | 182.1      | 561    |
| 37              |               |        |        |        |            |        | 20                 | 336.9  | 10    | 1,745  | 338.9      | 1,755  | 20     | 336.9  | 10     | 1,745  | 338.9      | 1,755  |
| 38              |               |        |        |        |            |        | 5.6                | 29.3   | 21    | 107    | 34.9       | 128    | 5.6    | 29.3   | 21     | 107    | 34.9       | 128    |
| TOTAL           | 2209.9        | 859.6  | 13,802 | 4,665  | 3069.5     | 18,467 | 485.7              | 1445.8 | 2,771 | 7,612  | 1931.5     | 10,383 | 2694.2 | 2306.8 | 16,573 | 12,277 | 5001.0     | 28,850 |

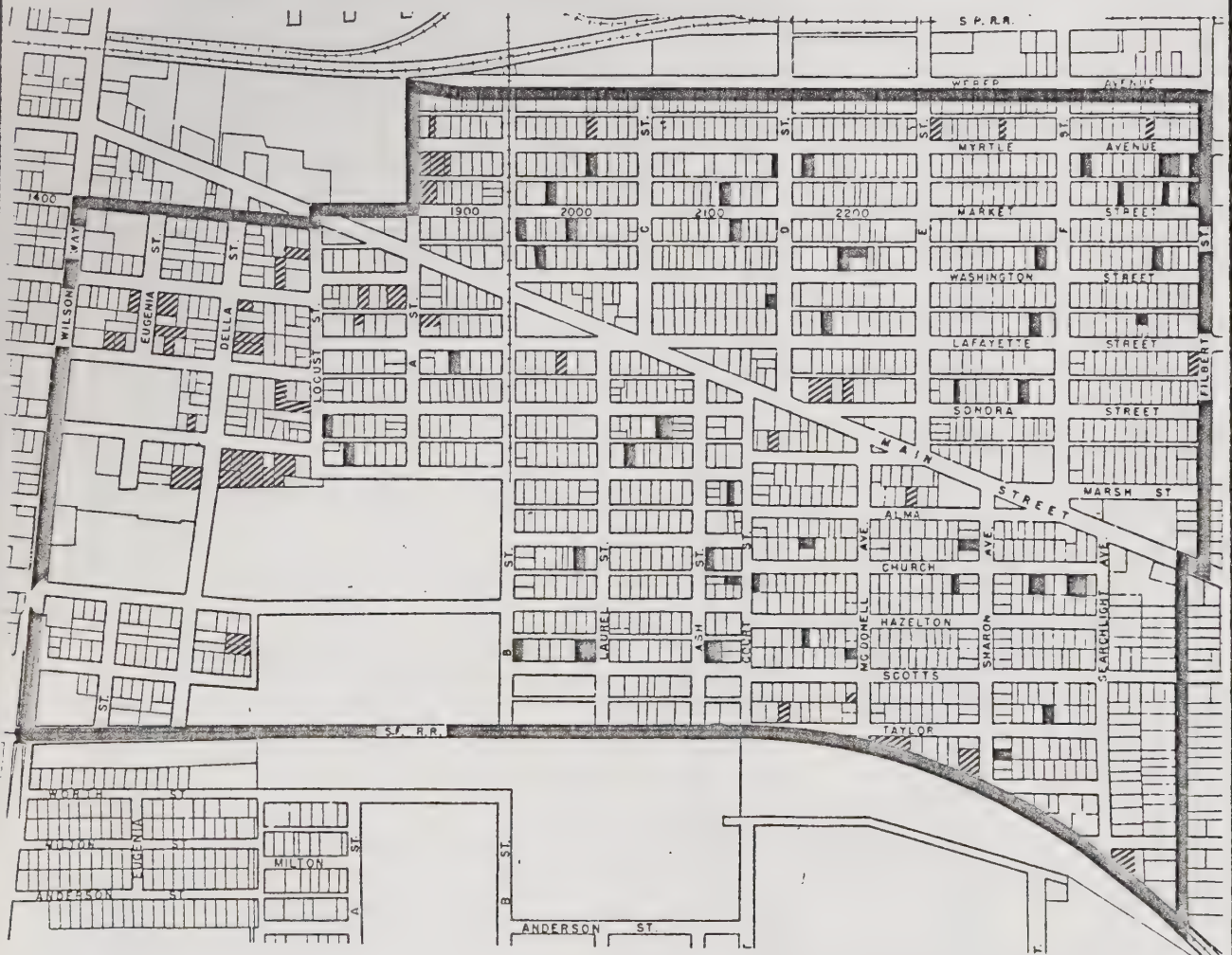


TABLE 50  
DEVELOPMENT POTENTIAL OF VACANT LAND CURRENTLY ZONED FOR RESIDENTIAL USE AND  
EXISTING RESIDENTIAL LAND USES WITHIN THE CITY OF STOCKTON REHABILITATION AND  
REDEVELOPMENT PROJECT AREAS  
OCTOBER 1982

| Project Area                       | R-1 Zone       |       |             |          | R-2 Zone       |       |             |          | R-3 Zone       |       |             |          | Total          |       |             |          |
|------------------------------------|----------------|-------|-------------|----------|----------------|-------|-------------|----------|----------------|-------|-------------|----------|----------------|-------|-------------|----------|
|                                    | Developed Land |       | Vacant Land |          | Developed Land |       | Vacant Land |          | Developed Land |       | Vacant Land |          | Developed Land |       | Vacant Land |          |
|                                    | Acres          | Units | Acres       | Cap.H.U. | Acres          | Units | Acres       | Cap.H.U. | Acres          | Units | Acres       | Cap.H.U. | Acres          | Units | Acres       | Cap.H.U. |
| Fair Oaks Area *                   | 103            | 855   | 5           | 45       | 55             | 489   | 8           | 142      | --             | --    | --          | --       | 158            | 1,344 | 13          | 187      |
| Homestead/Jackson Addition *       | 143            | 2,901 | 9           | 83       | --             | --    | --          | --       | 4              | 65    | 1           | 24       | 147            | 2,966 | 10          | 107      |
| McKinley *                         | 141            | 889   | 44          | 380      | 1              | 8     | 2           | 41       | --             | --    | --          | --       | 142            | 897   | 46          | 421      |
| Moss Gardens *                     | 45             | 212   | 43          | 375      | 1              | 2     | 7           | 128      | --             | --    | --          | --       | 46             | 214   | 50          | 503      |
| Nightingale/Montclair *            | 52             | 360   | 10          | 86       | --             | --    | --          | --       | --             | --    | --          | --       | 52             | 360   | 10          | 86       |
| Oak Park *                         | 15             | 122   | 1           | 7        | 1              | 8     | --          | --       | 2              | 47    | --          | --       | 18             | 177   | 1           | 7        |
| Subtotal *                         | 499            | 5,339 | 112         | 976      | 58             | 507   | 17          | 311      | 6              | 112   | 1           | 24       | 563            | 5,958 | 130         | 1,311    |
| Community of All Nations o         | 11             | 79    | 24          | 211      | --             | --    | --          | --       | --             | --    | --          | --       | 11             | 79    | 24          | 211      |
| Waterfront Redevelopment Project o | --             | --    | --          | --       | --             | --    | --          | --       | 9              | 263   | 2           | 88       | 9              | 263   | 2           | 88       |
| Subtotal o                         | 11             | 79    | 24          | 211      | --             | --    | --          | --       | 9              | 263   | 2           | 88       | 20             | 342   | 26          | 299      |
| Columbus Park +                    | 50             | 421   | 2           | 21       | 2              | 13    | 3           | 59       | --             | --    | --          | --       | 52             | 434   | 5           | 80       |
| East Center Oaks +                 | 32             | 261   | --          | --       | 15             | 161   | 1           | 9        | 12             | 242   | 1           | 16       | 59             | 664   | 2           | 25       |
| East Stockton +                    | 43             | 312   | 1           | 8        | --             | --    | --          | --       | 8              | 190   | --          | --       | 51             | 502   | 1           | 8        |
| Knights Addition +                 | 35             | 249   | 6           | 55       | --             | --    | --          | --       | --             | --    | --          | --       | 35             | 249   | 6           | 55       |
| Sharps Lane Villa +                | 47             | 241   | 22          | 194      | --             | --    | --          | --       | --             | --    | --          | --       | 47             | 241   | 22          | 194      |
| West End I & II +                  | --             | --    | --          | --       | --             | --    | --          | --       | --             | --    | --          | --       | --             | --    | --          | --       |
| Villa Addition +                   | --             | --    | --          | --       | 19             | 148   | 2           | 35       | --             | --    | --          | --       | 19             | 148   | 2           | 35       |
| Subtotal +                         | 207            | 1,484 | 31          | 278      | 36             | 322   | 6           | 103      | 20             | 432   | 1           | 16       | 263            | 2,238 | 38          | 397      |
| Total                              | 717            | 6,902 | 167         | 1,465    | 94             | 829   | 23          | 414      | 35             | 807   | 4           | 128      | 846            | 8,538 | 194         | 2,007    |

Note: \* Active Rehabilitation Project Areas  
o Current New Housing Project Areas  
+ Inactive New Housing and Rehabilitation Project Areas

# VACANT LAND ZONED RESIDENTIAL






- R-1 Zoning
- R-2 Zoning
- R-3 Zoning

FAIR OAKS AREA  
(Neighborhood Revitalization Area)

# VACANT LAND ZONED RESIDENTIAL

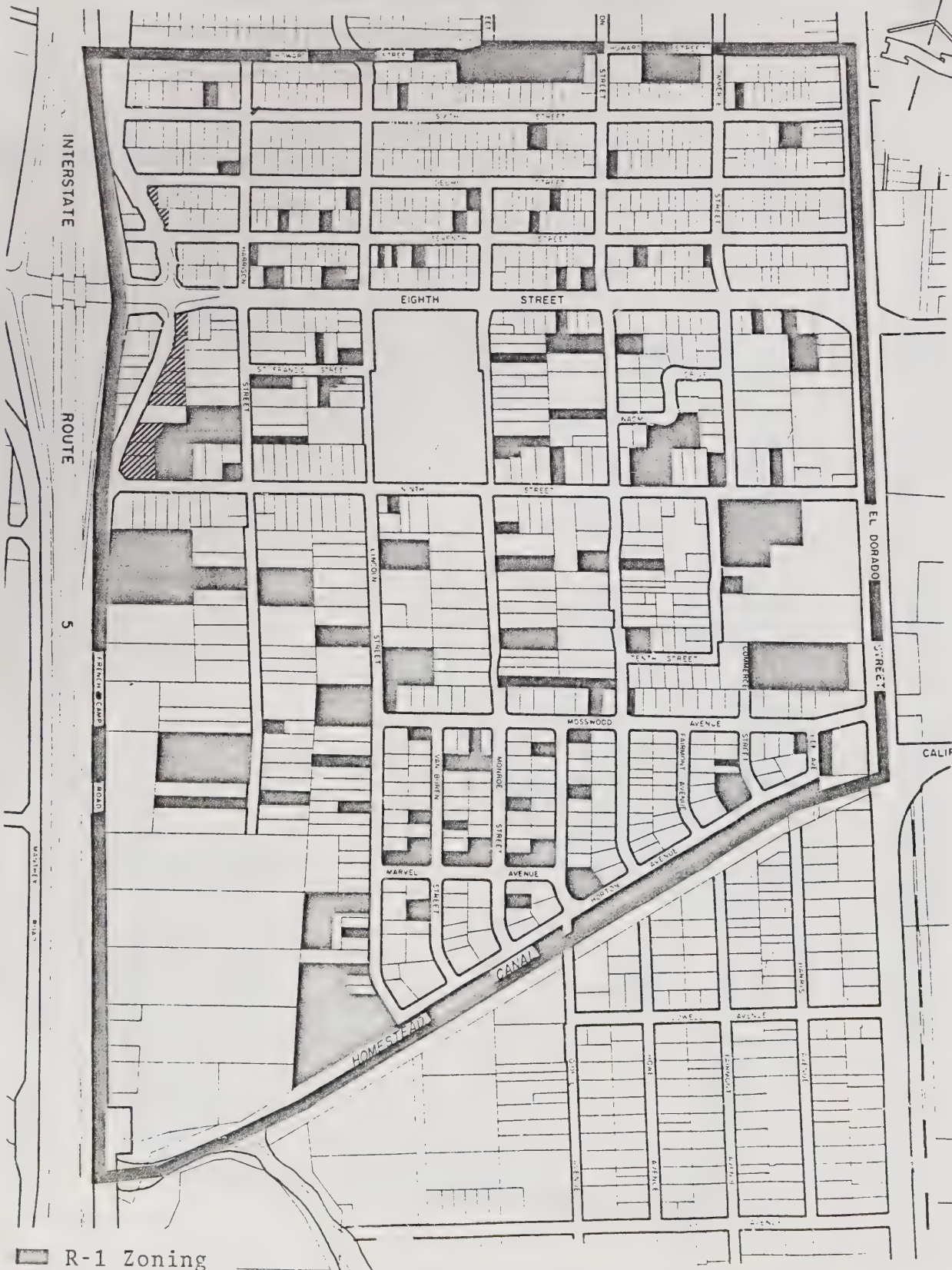


- |   |     |        |
|---|-----|--------|
|  | R-1 | Zoning |
|  | R-2 | Zoning |
|  | R-3 | Zoning |

HOMESTEAD/JACKSON ADDITION  
(Neighborhood Revitalization Area)



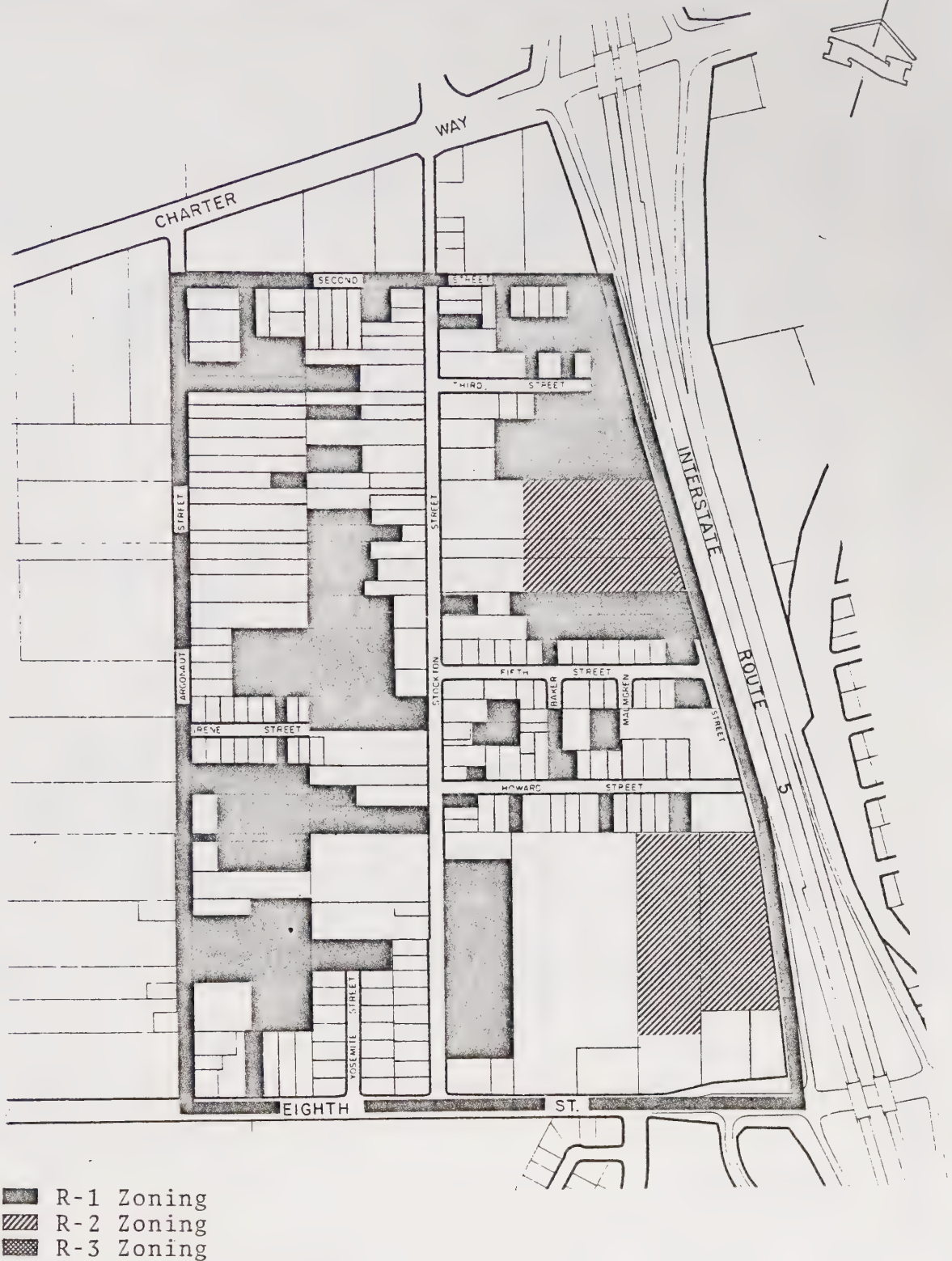
# VACANT LAND ZONED RESIDENTIAL



- R-1 Zoning
- R-2 Zoning
- R-3 Zoning

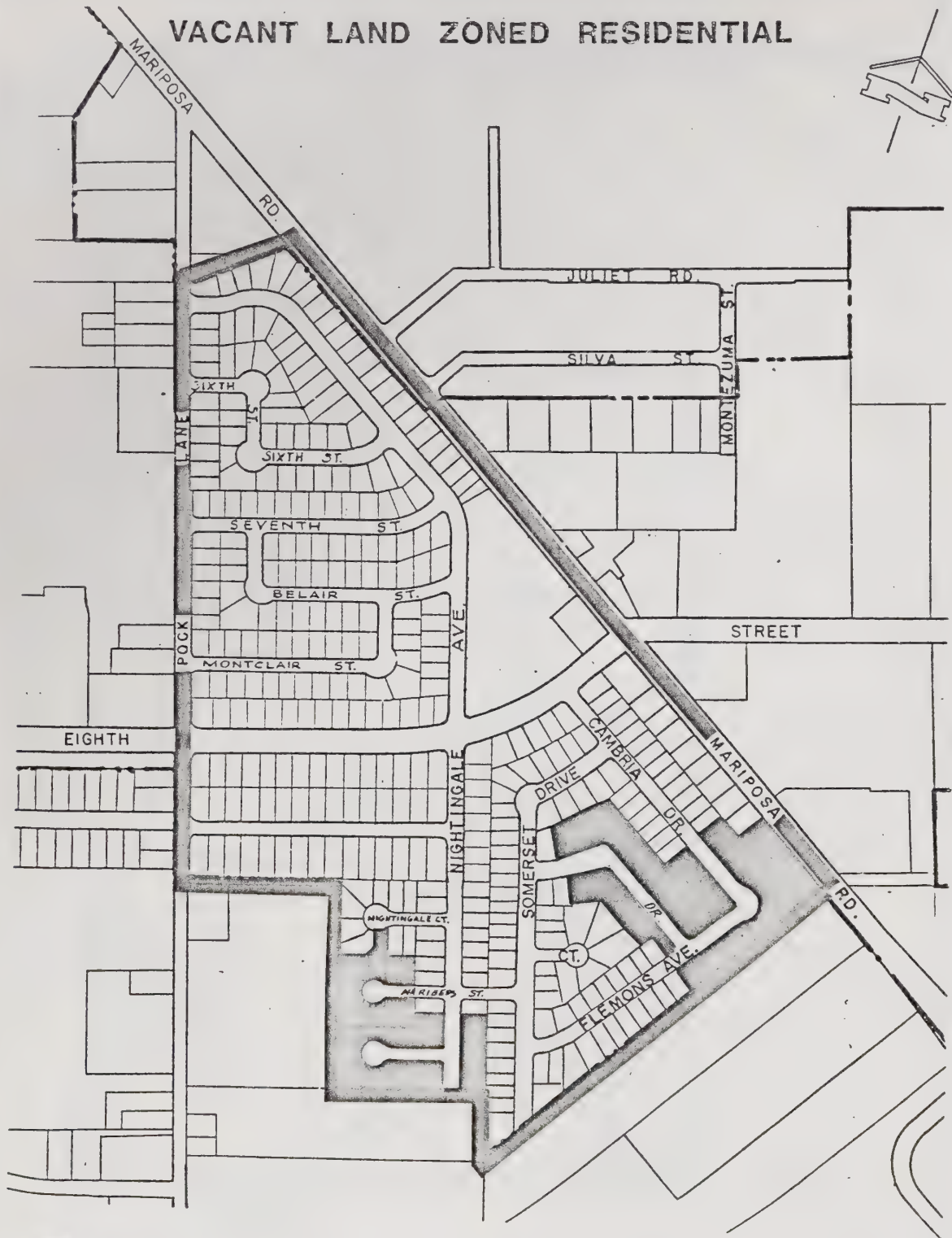
**Mc KINLEY**  
(Redevelopment Project)

# VACANT LAND ZONED RESIDENTIAL





# VACANT LAND ZONED RESIDENTIAL

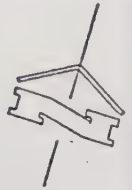





- R-1 Zoning
- R-2 Zoning
- R-3 Zoning

NIGHTINGALE / MONTCLAIR  
(Neighborhood Revitalization Area)



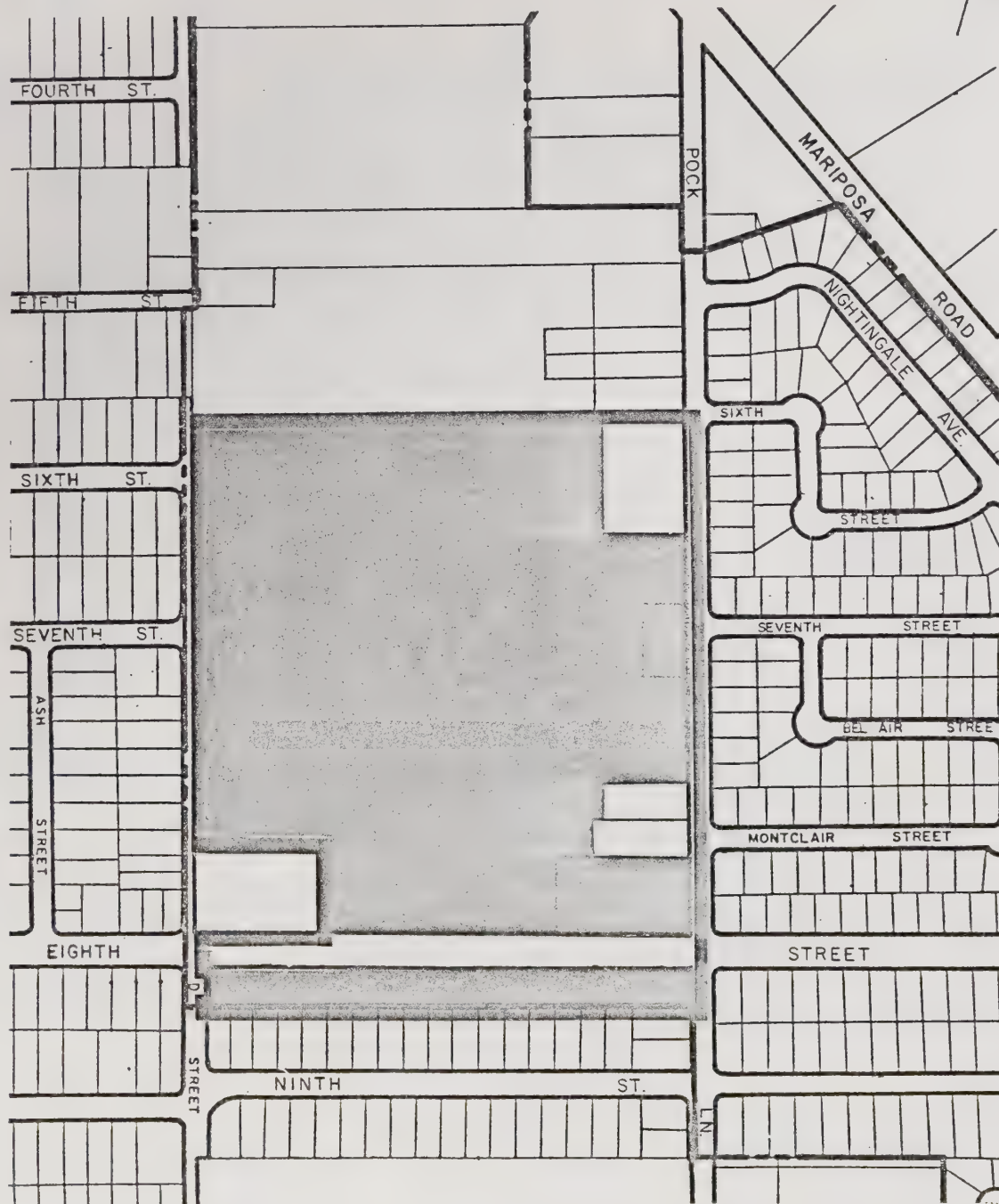
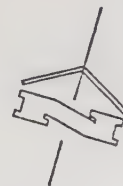
# VACANT LAND ZONED RESIDENTIAL






-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

OAK PARK  
(Neighborhood Revitalization Area)

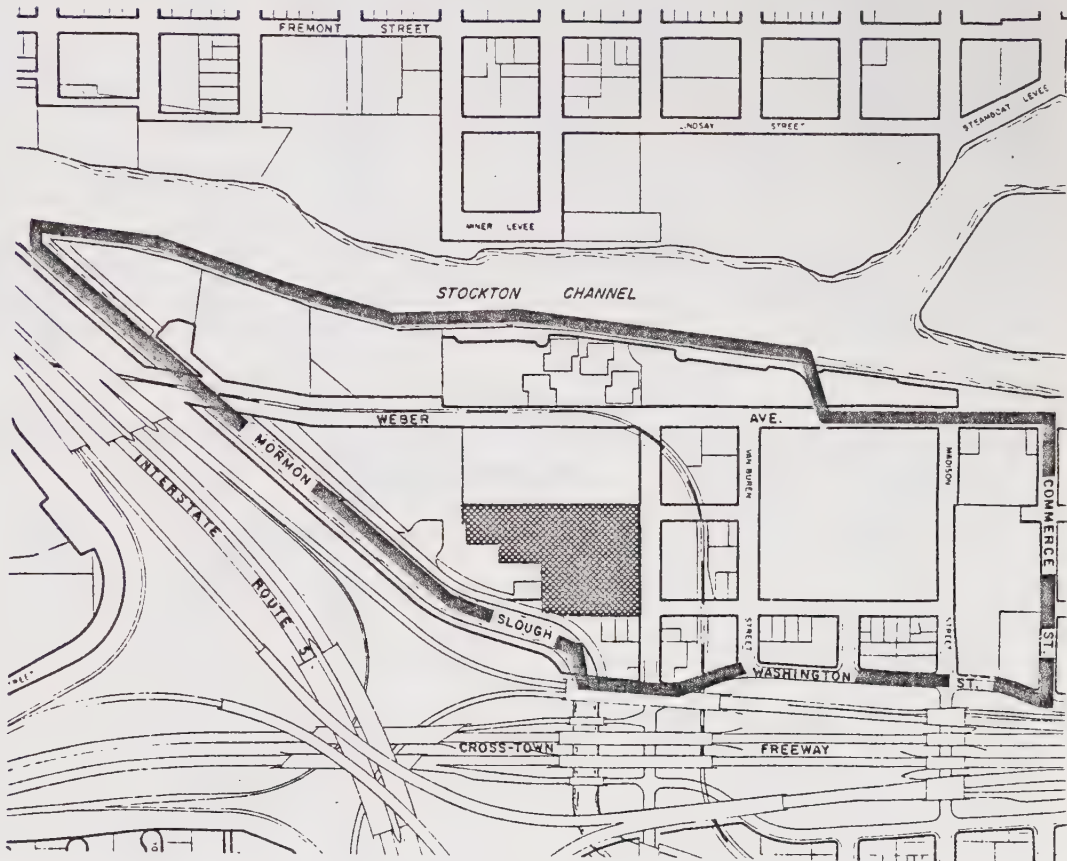
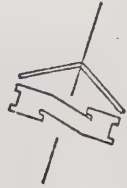
# VACANT LAND ZONED RESIDENTIAL






-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

COMMUNITY OF ALL NATIONS  
(Redevelopment Project)

# VACANT LAND ZONED RESIDENTIAL

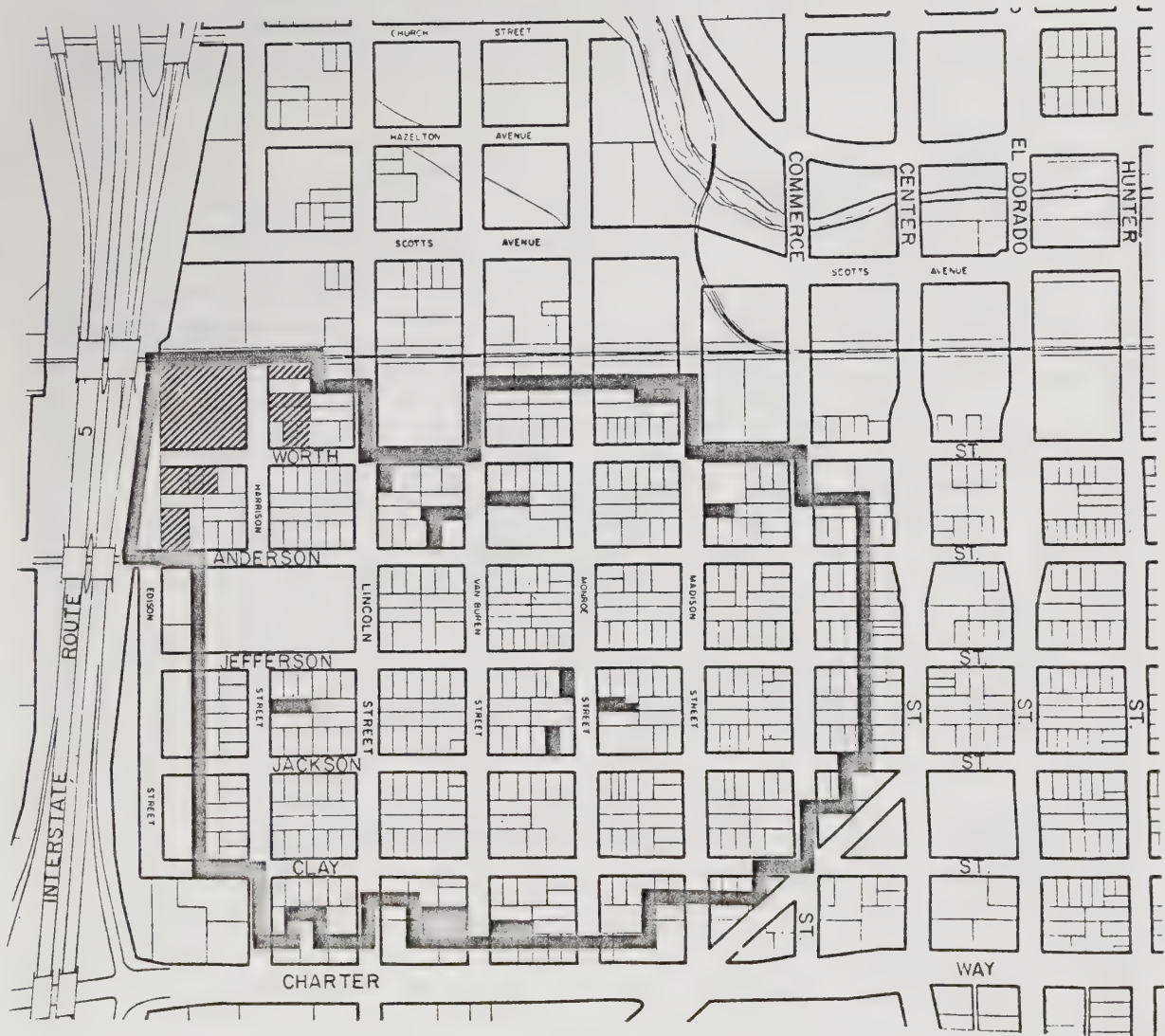





-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

**WATERFRONT**  
(Redevelopment Project)



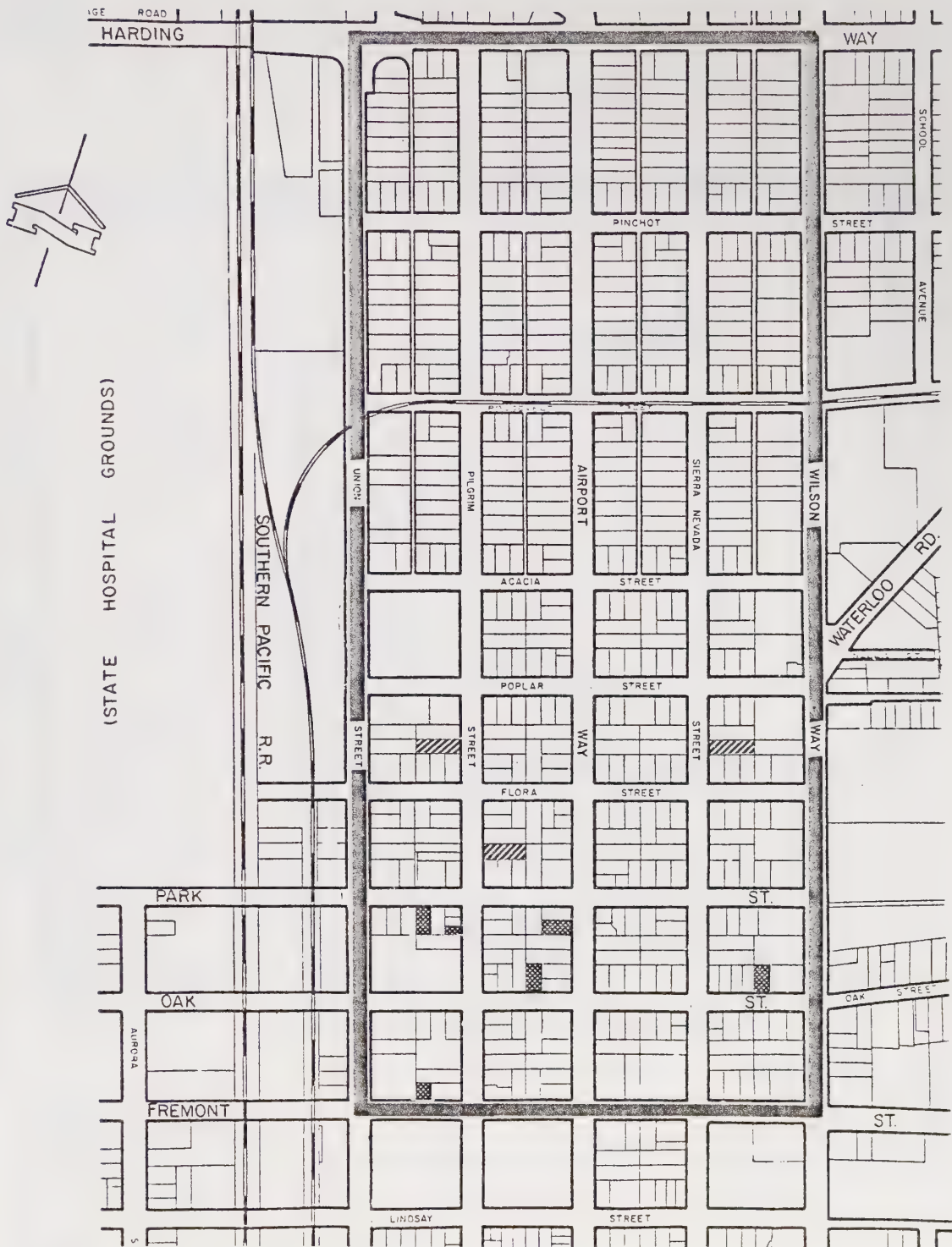
# VACANT LAND ZONED RESIDENTIAL






-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

COLUMBUS PARK  
(Former F.A.C.E. Project)

# VACANT LAND ZONED RESIDENTIAL



-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

**EAST CENTER OAKS**  
(Former F.A.C.E. Project)

# VACANT LAND ZONED RESIDENTIAL

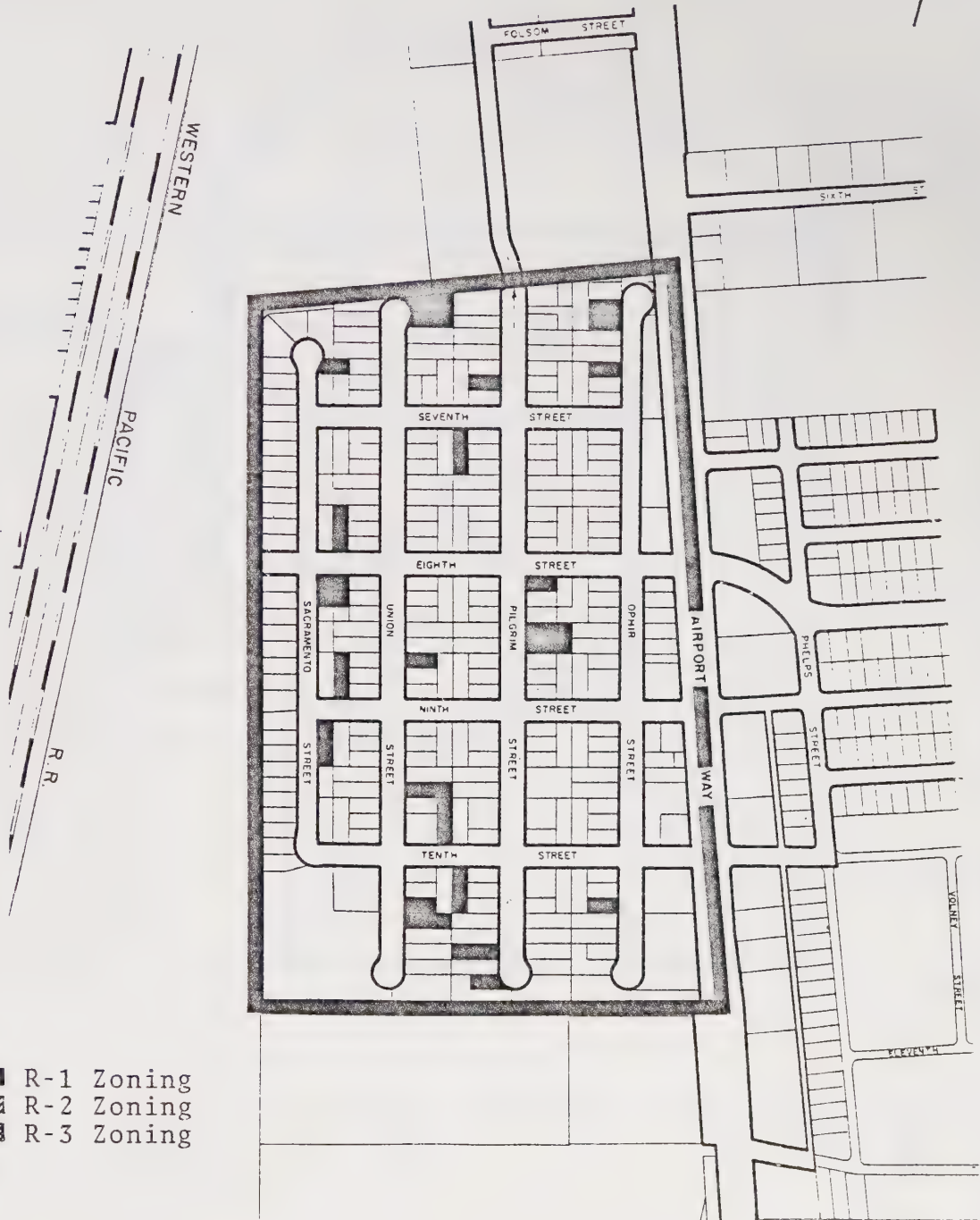





- R-1 Zoning
- ▨ R-2 Zoning
- ▩ R-3 Zoning

EAST STOCKTON  
(Former Redevelopment Project)



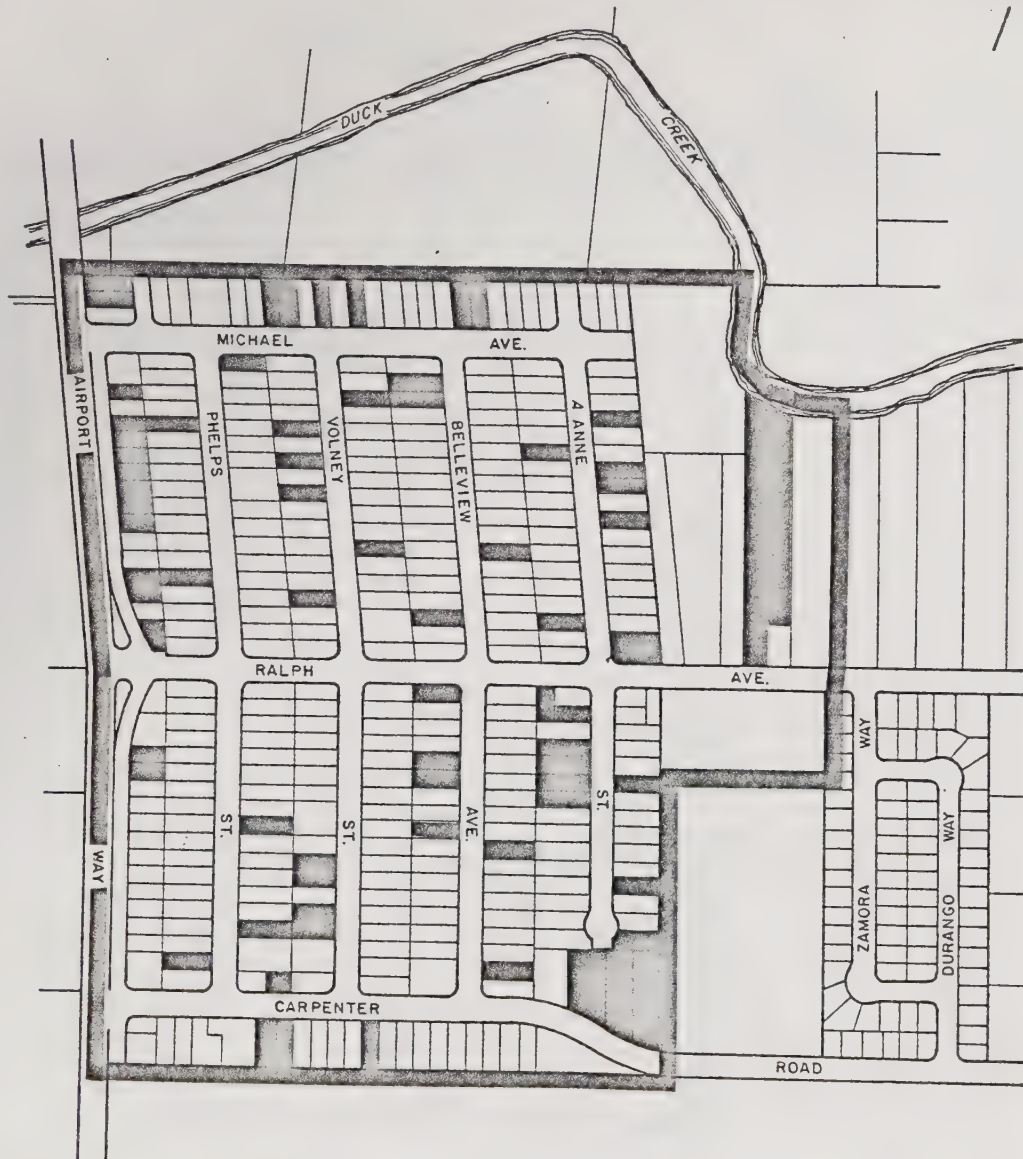
# VACANT LAND ZONED RESIDENTIAL






-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

KNIGHTS ADDITION  
(Former Redevelopment Project)

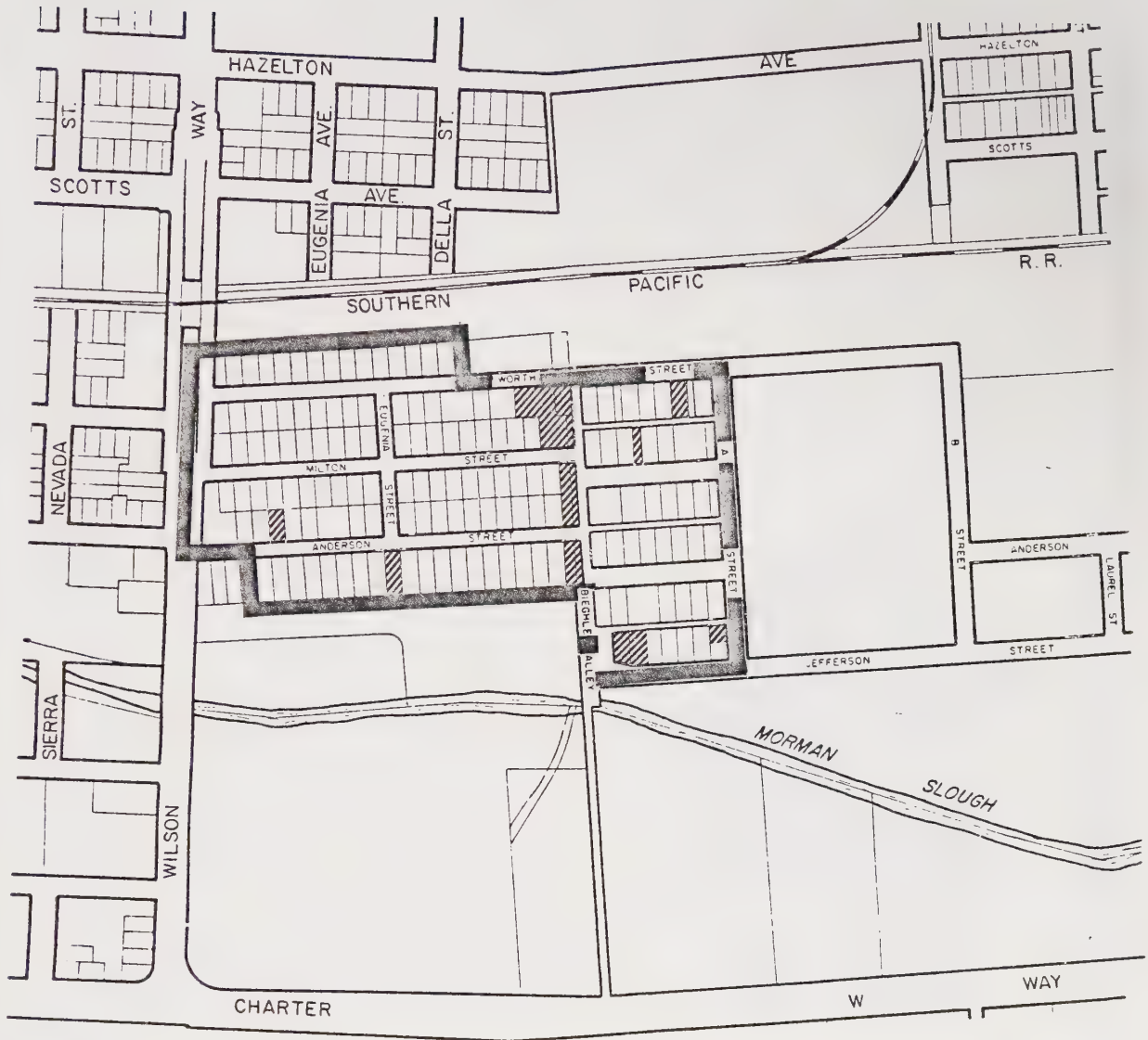
# VACANT LAND ZONED RESIDENTIAL






-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

SHARPS LANE VILLA  
(Former Redevelopment Project)

# VACANT LAND ZONED RESIDENTIAL



-  R-1 Zoning
-  R-2 Zoning
-  R-3 Zoning

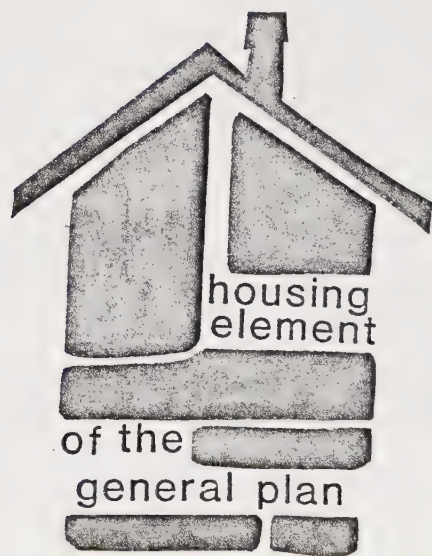
VILLA ADDITION  
(Former Neighborhood Revitalization Area)





## SECTION III

# HOUSING PROBLEMS AND NEEDS







## HOUSING PROBLEMS AND NEEDS

In order to develop strategies and programs to help provide all economic segments in the community with adequate housing, Stockton's housing needs and problems must be adequately assessed. Section I presented an overview of the City's housing and population characteristics and made projections giving an indication of the type of demand for housing that can be expected in the next five years. This section attempts to quantify the City's housing needs to establish a basis for the formulation of housing goals, policies and programs.

In accordance with State law, this section addresses three types of housing needs. First, it quantifies Stockton's existing housing needs for all income levels. Second, it projects housing needs over the next five years for market rate and nonmarket rate housing, including the City's fair share of the region's housing needs. Third, there is an examination of the special housing needs of the elderly, handicapped, minorities and large families.

### AFFORDABILITY

State housing policy recognizes that the cooperative participation of the private and public sectors is necessary to expand housing opportunities to all economic segments of the community. A primary goal of this element is the provision of a decent home and a satisfying environment that is within the economic means of the households which occupy it. The private sector is generally responsive to the majority of a community's housing needs through the production of market rate housing. Recently, however, market rate housing has become increasingly difficult to produce and sell and, as a result, even families with moderate incomes are being forced out of the purchase housing market.

The federal government categorizes household income in various ways. Very low income households are those earning less than 50% of the area-wide median income, and other low income households are those earning between 50% and 80% of the area-wide median income. Moderate income households are those earning between 80% and 120% of the area-wide median income. All of these categories are adjusted for household size. In order to estimate the number of low-income and moderate income households, the following information on Table 51 from the 1980 U.S. Census is presented. This material indicates that in 1979, 25.8% of all Stockton households had very low incomes, 16.1% had low incomes and an additional 16.5% of all City households had moderate incomes.

TABLE 51  
MODERATE AND LOW-INCOME HOUSEHOLDS - 1980

|                    | Median<br>Household<br>Income | Very <sup>1</sup><br>Low<br>Income<br>Households | Other <sup>2</sup><br>Low<br>Income<br>Households | Moderate <sup>3</sup><br>Income<br>Households | Above <sup>4</sup><br>Moderate<br>Income<br>Households |
|--------------------|-------------------------------|--|---|---|--|
| City of Stockton   | \$14,796                      | 14,376   | 8,968   | 9,203   | 23,200   |
| (% of Total)       |                               | (25.8%)  | (16.1%)   | (16.5%)                                       | (41.6%)  |
| San Joaquin County | \$16,074                      | 31,034   | 20,256  | 22,277  | 51,472   |
| (% of Total)       |                               | (24.8%)  | (16.2%)   | (17.8%)                                       | (41.2%)  |

1. Very low income is less than 50% of the area-wide median income.
2. Other low income is between 50% and 80% of the area-wide median income.
3. Moderate income is between 80% and 120% of the area-wide median income.
4. Above moderate income is over 120% of the area-wide median income.

Source: 1980 Census, U.S. Bureau of the Census

The 1980 U.S. Census provides information concerning housing costs as a percent of income by income categories. This information is available for renter households and owner households. This information shows that in 1980 a total of 17,076 households within the City of Stockton were in need of housing assistance.

TABLE 52  
HOUSEHOLDS PAYING MORE THAN  
25% OF INCOME FOR HOUSING COSTS  
CITY OF STOCKTON, 1980

|                         | Very Low<br>Income <sup>1</sup> | Other Low<br>Income <sup>2</sup> | Moderate<br>Income <sup>3</sup> | Total  |
|-------------------------|---------------------------------|----------------------------------|---------------------------------|--------|
| Homeowner<br>Households | 1,642                           | 1,110                            | 1,304                           | 4,056  |
| Renter<br>Households    | 8,057                           | 3,457                            | 1,506                           | 13,020 |
| Total<br>Households     | 9,699                           | 4,567                            | 2,810                           | 17,076 |

1. Very low income is less than 50% of the area-wide median income.
2. Other low income is between 50% and 80% of the area-wide median income.
3. Moderate income is between 80% and 120% of the area-wide median income.

Source: 1980 Census, U.S. Bureau of the Census

The above determination of 17,076 City households in need of assistance is based on the following criterion. For very low through moderate income households, housing assistance is needed if the monthly mortgage or rent payment exceeds 25% of the household's gross income. While many households willingly choose to spend more than 25% of their income for mortgage or rent payments, to do so reduces income available for other necessities such as food, clothing, and transportation. The lack of decent affordable housing often leads to overcrowding, the continued occupancy of deteriorated units and other related housing problems. Table 53 presents current information as to low income limits and affordable housing payments.

## FAIR SHARE HOUSING ALLOCATION

Because housing need is a function of the regional housing market, housing policies and programs adopted by local agencies have regional as well as local impacts. Other local land use and development policies which determine the distribution of employment and population also affect the region's housing supply and demand characteristics. In order that each locality accept some share of the collective responsibility for making adequate provision for the housing needs of all economic segments in the market area, and recognizing the importance of a coordinated response to the regional housing problem, State law requires regional councils of governments (COG's) to develop a fair share adjustment. The fair share adjustment, which varies between localities, is based on the City's proximity to jobs, its ability to provide public services and facilities, the relationship of the local income distribution to regional income distribution, and expected community growth.

TABLE 53  
INCOME AND AFFORDABLE HOUSING PAYMENT LIMITS  
APRIL 1983

| <u>Household Size</u> | <u>Low-Income Maximum<sup>1</sup></u> | <u>25% Monthly<br/>Rent or Payment</u> | <u>Purchase Price for<sup>2</sup><br/>Affordable Housing<sup>2</sup></u> |
|-----------------------|---------------------------------------|--|--|
| 1 Person              | \$14,050                              | \$293                                  | \$35,125   |
| 2 Persons             | \$16,050                              | \$334                                  | \$40,125   |
| 3 Persons             | \$18,050                              | \$376                                  | \$45,125   |
| 4 Persons             | \$20,100                              | \$419                                  | \$50,250   |
| 5 Persons             | \$21,350                              | \$445                                  | \$53,375   |
| 6 Persons             | \$22,600                              | \$471                                  | \$56,500   |
| 7 Persons             | \$23,850                              | \$497                                  | \$59,625   |
| 8 or More Persons     | \$25,100                              | \$523                                  | \$62,750   |

1. Based on an April 1983 County median income of \$25,100 as determined by the U.S. Department of Housing and Urban Development.
2. These prices are estimated on the basis of 2.5 times annual income, a rule of thumb often used by lenders. Actual monthly payments will vary considerably, depending on the amount of the down payment, the length of the loan period and the interest rate of the loan.

Source: U.S. Department of Housing and Urban Development

The San Joaquin County Council of Governments has estimated Stockton's share of future housing in all income categories. The 1982 Fair Share Housing Allocation Plan estimates housing growth for the 1980 to 1986 period. A 1983 Fair Share Housing Allocation Plan projects housing growth for the 1986 to 1990 period. Both of these Plans have been used to estimate the City's housing need in 1983 and to project housing needs to 1989.



## SUITABILITY - HABITABILITY

Problems of suitability and habitability refer to the number of households occupying dwelling units which are in need of rehabilitation or replacement. An unsuitable unit is defined as a housing unit which, in its present state, endangers the health, safety, or well being of its occupants in one or more respects and is either economically feasible to repair (suitable for rehabilitation), or is substandard (may need replacement). A structure rated as substandard has accumulated a number of deficiencies or major failures in the foundation, roof structure, sub-floor structure, walls and porches, and may be beyond the point of rehabilitation.

Estimates of the number of housing units in substandard condition are from the City's October 1982 Housing Assistance Plan (see "Condition of Housing" data section, page 25). The 1982 HAP estimated 3,063 housing units as being suitable for rehabilitation and occupied by very low and other low income households. Of these units 1,217 are owner occupied and 1,846 are renter occupied. It is further estimated, using the 1982 HAP, that 460 housing units which are occupied by very low and other low-income households are substandard and should be replaced; 180 are owner occupied and 280 are renter occupied.

## OVERCROWDING

The provision of housing which contains enough rooms to provide reasonable privacy for its occupants is a goal of this housing element. A reasonable privacy standard is the provision of at least as many rooms as there are persons in the household. Overcrowding exists when the ratio of persons to rooms within the household exceeds 1.01 persons per room according to federal and state standards. Bathrooms, porches, halls and balconies are not counted in determining the ratio of persons to rooms.

Although the percentage of overcrowded units is declining, overcrowding is still a problem--particularly in those areas least able to correct the situation such as south Stockton. In 1980, there were 5,197 overcrowded units in metropolitan Stockton and 3,888 overcrowded units in the City of Stockton. These figures represent 7.2% and 7.0% respectively of the metropolitan area and City's total households (see Tables 38 and 39). Within the City, these 3,888 overcrowded units were divided into 1,342 units (35%) owner occupied and 2,546 units (65%) renter occupied.

## SPECIAL NEEDS

In addition to analyzing housing needs related to affordability, overcrowding, and suitability, State law requires localities to analyze the special housing needs of the elderly, handicapped, large families, families with female heads of households, farmworkers and others the locality deems appropriate. The following section provides information which may be helpful in determining the scope and direction of the City's housing policies and programs. It should be noted that due to the lack of detailed income and housing cost information for these special need groups, estimates will be made only for those with low incomes paying 25% or more of their gross income for housing costs. Low-income is the combination of the income categories of very low income and other low-income and is defined as an income less than 80% of the area-wide median income.

## Elderly Housing

A total of 23,257 elderly persons (65 years of age or older) were residing in the Metropolitan Area in 1980. This represents 11.3% of the total population. Within the City in 1980, a total of 11,914 households contained at least one elderly person. Of these elderly households, 3,690 or 31% are estimated as being low-income households paying rents or house payments in excess of 25% of gross income.

## Handicapped

It was estimated from Social Security Administration data that approximately 4,500 handicapped persons, with some type of permanent or semi-permanent disability, resided in the City of Stockton in 1980. This estimate is confirmed by the 1980 U.S. Census which showed a City total of 4,829 persons with a disability which prevented them from working. Based on discussions with the Department of Public Assistance, Catholic Charities and the local Housing Authority, it is estimated that 700 households in need of housing assistance contain persons who are handicapped.

## Minority Household

In 1980, minorities comprised 37.1% of the City's 55,747 total households. Of the 20,667 minority households, 9,760 or 47.2% were Hispanic and 5,502 or 26.6% were Black, while Asian made up the remaining 5,405 or 26.2% of the total. It is estimated that 11,220 of these minority households were low-income and 6,860 or 61% were in need of housing assistance in 1980.

## Female-Headed Households

The 1980 U.S. Census indicated that 7,106 female-headed households existed within the City of Stockton. This represented 12.8% of the City's 55,335 households. Of these female-headed households, it is estimated that 2,990 were low-income and in need of housing assistance.

## Large Families

In 1980, large families with five or more persons comprised 6,629 households or 12.0% of all households in Stockton. The U.S. Department of Housing and Urban Development has performed a special tabulation of the 1980 Census which identifies large families who are low-income and in need of housing assistance. This census material identifies 1,320 households who are in need of assistance, 1,070 renter households and 250 owner households.

## Farmworkers

As an agricultural area, San Joaquin County historically has experienced a special housing need for migrant farm workers. The 2,500 hotel and apartment units in downtown Stockton have provided affordable units for this sector of the population.

Although the migrant housing problem is not particularly acute within the City limits, there continues to be a significant need in the County as a whole. However, public migrant housing projects in outlying areas of the County have helped satisfy this need. Although at one time there was a large resident farm worker sector of the economy, increasing mechanization of agriculture and a diversification of Stockton's economic base have reduced the resident farm worker population to approximately 2,750 people. Most resident farm workers in Stockton have employment that is



seasonal in nature and experience housing needs similar to the area of town in which they live and the rental units in the downtown area continue to provide adequate seasonal migrant housing for the decreasing number of farm workers.

#### HOUSEHOLDS NEEDING ASSISTANCE - 1980

Table 54 presents certain identified housing stock needs and the needs of special low-income households. This Table is based on data from the 1980 U.S. Census, the 1982 City of Stockton Housing Assistance Plan and City of Stockton estimates. It should be noted that only the figures for the number of housing units suitable for rehabilitation and in need of replacement are from the 1982 Housing Assistance Plan. The figures in the Housing Assistance Plan estimating the number of low-income households in need of assistance is based on a definition different from that used in the Housing Element. The Housing Assistance Plan defines those households with housing needs as households with an income less than 80% of the City median paying 30% or more of their adjusted income for housing. The Housing Element's definition of housing need is those households with an income less than 80% of the city median paying 25% or more of their gross income for housing.

It should be noted that the total of those with special housing needs is greater than the total low-income households in need of assistance shown on Table 52. The reason for this is that one person may have several special housing needs and is, therefore, identified in each category for which they have a need, but only once in the total. For example, a handicapped elderly woman who is a minority and the head of a large household living in an overcrowded unit suitable for rehabilitation appears in all the special need categories but only once in the total. By contrast, a white male headed family of four with an income less than 80% of the City median paying rent in excess of 25% of the family income does not appear in any special need category but does appear in the total.

TABLE 54  
IDENTIFIED HOUSING STOCK NEEDS - 1980

|        | Suitable For<br>Rehabilitation | In Need of<br>Replacement | Overcrowded<br>Units | Total |
|--------|--------------------------------|---------------------------|----------------------|-------|
| Owner  | 1,217                          | 180                       | 1,342                | 2,739 |
| Renter | 1,846                          | 280                       | 2,546                | 4,672 |
| Total  | 3,063                          | 460                       | 3,888                | 7,411 |

Source: 1980 Census, U.S. Bureau of the Census, City of Stockton Housing Assistance Plan, 1982

#### NEEDS OF SPECIAL LOW INCOME HOUSEHOLDS - 1980

|                      | Elderly/<br>Handicapped | Minority | Female-<br>Headed | Large<br>Family | Total  |
|----------------------|-------------------------|----------|-------------------|-----------------|--------|
| Owner<br>Households  | 830                     | 1,300    | 570               | 250             | 2,950  |
| Renter<br>Households | 3,560                   | 5,560    | 2,420             | 1,070           | 12,610 |
| Total                | 4,390                   | 6,860    | 2,990             | 1,320           | 15,560 |

Source: City of Stockton, Planning Division based on 1980 census data.



## 1983 ESTIMATED HOUSEHOLDS NEEDING ASSISTANCE

It is reasonable to assume that there have been some changes since 1980 in the number of Stockton households needing housing assistance. In the 1983 Fair Share Housing Allocation Plan and Addendum prepared by the San Joaquin County Council of Governments, an estimate is presented as to the number of occupied housing units in Stockton on July 1, 1983. The increase in households from 1980 is then divided into various income categories based on figures developed by the COG. These estimates of the number of households in each income category are then, adjusted by the 1980 percentage of those needing housing assistance by income category. The result of the above calculations is the estimated number of households in need of housing assistance for the 1980 to 1983 period (see Table 55 below). These estimates are divided into owner and renter households.

Since 1980 there has also been some changes in the number of households receiving housing assistance. Since 1980, approximately 840 additional rental households have been provided with housing assistance under the various Section 8 programs; 205 of these rental units have been specifically provided as elderly housing. The City's owner households have also received assistance since 1980. Through the use of Community Development Block Grant funds, the City has provided for the rehabilitation of 227 housing units. The City has also been instrumental in providing 63 ownership units for low-income households. The changes in the number of households in need of housing assistance since 1980 is found in the following table.

TABLE 55  
ESTIMATE OF HOUSEHOLDS PAYING MORE THAN  
25% OF INCOME FOR HOUSING COSTS - JULY 1, 1983

|            | Very Low Income |                                |                                     |                  | Other Low Income |                                |                                     |                  | Moderate Income |                                |                                     |                  | Total         |                                |                                     |                  |
|------------|-----------------|--------------------------------|-------------------------------------|------------------|------------------|--------------------------------|-------------------------------------|------------------|-----------------|--------------------------------|-------------------------------------|------------------|---------------|--------------------------------|-------------------------------------|------------------|
|            | 1980<br>Total   | 1980-1983<br>Increased<br>Need | 1980-1983<br>Assistance<br>Provided | 1983<br>Estimate | 1980<br>Total    | 1980-1983<br>Increased<br>Need | 1980-1983<br>Assistance<br>Provided | 1983<br>Estimate | 1980<br>Total   | 1980-1983<br>Increased<br>Need | 1980-1983<br>Assistance<br>Provided | 1983<br>Estimate | 1980<br>Total | 1980-1983<br>Increased<br>Need | 1980-1983<br>Assistance<br>Provided | 1983<br>Estimate |
| Homeowner  |                 |                                |                                     |                  |                  |                                |                                     |                  |                 |                                |                                     |                  |               |                                |                                     |                  |
| Households | 1,642           | 160                            | -120                                | 1,682            | 1,110            | 90                             | -80                                 | 1,120            | 1,304           | 160                            | -90                                 | 1,374            | 4,056         | 410                            | -290                                | 4,176            |
| Renter     |                 |                                |                                     |                  |                  |                                |                                     |                  |                 |                                |                                     |                  |               |                                |                                     |                  |
| Households | 8,057           | 810                            | -520                                | 8,347            | 3,457            | 300                            | -220                                | 3,537            | 1,506           | 180                            | -100                                | 1,586            | 13,020        | 1,290                          | -840                                | 13,470           |
| Total      | 9,699           | 970                            | -640                                | 10,029           | 4,567            | 390                            | -300                                | 4,657            | 2,810           | 340                            | -190                                | 2,960            | 17,076        | 1,700                          | -1,130                              | 17,646           |

Source: City of Stockton, Planning Division

## PROJECTED HOUSING NEEDS

The previous sections identified the number of households needing assistance in 1980 and provided an estimate of those households needing assistance in 1983. This section projects the number of households needing assistance to 1989. This projection is made by taking the 1983 estimate and adding to it the number of additional households which are projected to require assistance in the 1983 through 1989 period. The basic methodology used to project the 1983 through 1989 figure is the same methodology used to estimate the 1983 number of households needing assistance. The methodology relied on data presented within the 1983 Fair Share Housing Allocation Plan and Addendum prepared by the San Joaquin County Council of Governments. Two procedures used to project the 1989 figures that were not used to estimate the 1983 figures are the projected housing replacement need and a 5% vacancy factor. The housing replacement need figures are from the 1983 Fair Share Housing Allocation Plan and Addendum and a 5% vacancy rate was used to allow for a normally fluid housing market to exist.

The Housing Elements Five Year Schedule of Actions (Page 130) lists the project activities proposed by this Housing Element and the number of housing units affected during the five year period of 1985 through 1989. Approximately 5,000 households are planned to be assisted due to the actions identified in this Element. It should be noted that the percentage of all Stockton households which need housing assistance is projected to decrease due to the proposed project activities. In 1983, it is estimated that 17,646 households out of the City's total of 60,363 households (29.2%) need housing assistance. It is projected that in 1989 due to the proposed project activities, 16,970 households of the projected total of 72,220 City households (23.5%) will need assistance.

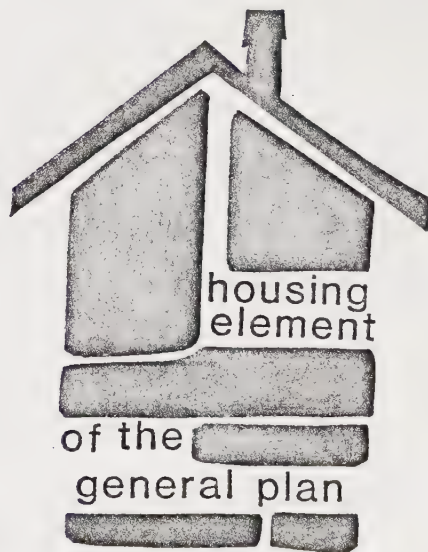
TABLE 56  
PROJECTION OF HOUSEHOLDS PAYING MORE THAN 25%  
OF INCOME FOR HOUSING COSTS - JULY 1, 1989

|                         | Very Low Income  |                                |                            |                    | Other Low Income |                                |                            |                    | Moderate Income  |                                |                            |                    | Total            |                                |                            |                    |
|-------------------------|------------------|--------------------------------|----------------------------|--------------------|------------------|--------------------------------|----------------------------|--------------------|------------------|--------------------------------|----------------------------|--------------------|------------------|--------------------------------|----------------------------|--------------------|
|                         | 1983<br>Estimate | 1983-1989<br>Increased<br>Need | 1989 5%<br>Vacancy<br>Rate | 1989<br>Projection | 1983<br>Estimate | 1983-1989<br>Increased<br>Need | 1989 5%<br>Vacancy<br>Rate | 1989<br>Projection | 1983<br>Estimate | 1983-1989<br>Increased<br>Need | 1989 5%<br>Vacancy<br>Rate | 1989<br>Projection | 1983<br>Estimate | 1983-1989<br>Increased<br>Need | 1989 5%<br>Vacancy<br>Rate | 1989<br>Projection |
| Homeowner<br>Households | 1,680            | 440                            | 110                        | 2,230              | 1,120            | 220                            | 70                         | 1,410              | 1,370            | 370                            | 90                         | 1,830              | 4,170            | 1,030                          | 270                        | 5,470              |
| Renter<br>Households    | 8,350            | 2,160                          | 530                        | 11,040             | 3,540            | 710                            | 210                        | 4,460              | 1,590            | 420                            | 100                        | 2,110              | 13,480           | 3,290                          | 840                        | 17,610             |
| Total                   | 10,030           | 2,600                          | 640                        | 13,270             | 4,660            | 930                            | 280                        | 5,870              | 2,960            | 790                            | 190                        | 3,940              | 17,650           | 4,320                          | 1,110                      | 23,080             |

Source: City of Stockton, Planning Division

## SECTION IV

# ENERGY CONSERVATION OPPORTUNITIES







## ENERGY CONSERVATION OPPORTUNITIES

The City of Stockton has taken a strong stand of looking seriously towards energy conservation for the future. A City Council Energy Conservation Committee, for which there are seven advisory citizen subcommittees, has been pursuing means by which the City can promote energy conservation. Many of the opportunities which are available to Stockton to promote and encourage conservation have been considered and studied by the subcommittees. The following list, by no means complete, includes some of the possible conservation opportunities which relate to housing and housing issues:

1. ENFORCEMENT of existing state and local energy conservation legislation
  - a. Solar Rights Act of 1978
  - b. Solar Shade Control Act of 1978
  - c. Title 24 Building Regulations
  - d. Clothesline Ordinance
  - e. Solar Standards Ordinance
  - f. Street width Reduction in new subdivisions
2. SUPPORT of proposed energy conservation ordinances
  - a. Parking Lot Tree Shading Ordinance
  - b. Solar Access Ordinance
3. PROMOTION of Policies and Programs to encourage energy conservation
  - a. Citywide Education Program for schools and general populous
  - b. Subdivision Map review to encourage lot orientation which would take advantage of natural heating and cooling
  - c. Permit the use of solar energy systems in all zoning districts and modify code restrictions wherever present height or setback restrictions prohibit an adequate collector location
  - d. Implement an incentive or "bonus" program for higher densities to encourage solar and alternative conservation measures
  - e. Permit a greater flexibility, in terms of reducing setbacks to allow for more energy conserving development
  - f. Permit a mix of land uses in residential areas to reduce energy costs of travel to work and shopping, etc.
  - g. Implementation of a bikeway system to link residential uses with other uses as an integral part of subdivision design
  - h. Study the feasibility of alternative energy producing projects

- i. Require the utilization of energy conservation features in all redevelopment projects

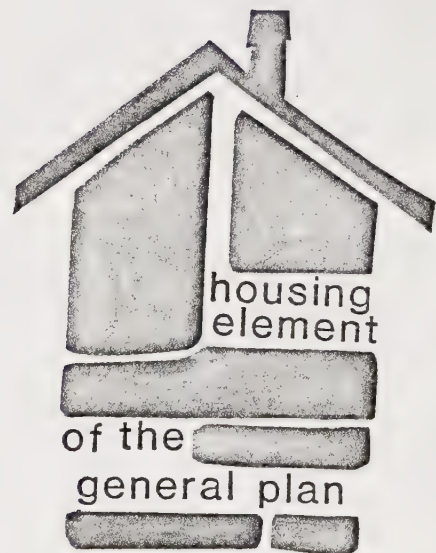
It appears that the State will continue to take a leadership role in energy conservation policies, through both the encouragement and the enforcement of standards, policies and regulations. It is anticipated that the implementation of State energy conservation codes and standards will help reduce energy consumption in housing developments. The City is implementing the new

energy conservation building standards (Title 24) and encouraging the maximization of east-west street orientation, when feasible, for residential heating and cooling opportunities in new subdivisions. The City of Stockton, through the City Council's Energy Conservation Committee, will continue to be knowledgeable of the various conservation programs and opportunities and will implement appropriate policies wherever feasible in order to achieve energy conservation.



## SECTION V

# HOUSING GOALS AND POLICIES





## HOUSING GOALS AND POLICIES

This section of the Housing Element identifies goals and policies relative to the maintenance, improvement, and development of housing. These goals and policies, which are fairly broad, general statements of purpose, are designed to answer the needs that were identified earlier in this document. These statements provide the framework for more quantified, specific objectives and action strategies which are included in the following sections.

The goals and policies are arranged under the five topics enumerated in State Law: Providing adequate sites, assisting low- and moderate-income households, removing governmental constraints, conserving and improving the condition of existing affordable housing and promoting housing opportunities for all persons. These goals and policies are designed to provide a framework for establishing priorities on housing issues.

### ADEQUATE SITES

A key element in satisfying the housing needs of all segments of the community is the provision for a sufficient supply of land for housing of all types. An adequate supply of land suitable for residential development is a particularly important element in efforts to hold down housing costs because it is one factor over which localities exercise a great deal of control. The Governmental Constraints Section (page 80) indicated that within the City's General Plan there were 5,000 acres of vacant land designated for residential uses. However, according to that section, 2,210 acres is within the City and easy to serve with urban services. This land consists primarily of large, easy to assemble, easy to serve parcels. These parcels will be the first committed to development, with the price of remaining land escalating in cost disproportionate to normal inflationary trends. This finding was made in several recent studies on the effects of growth control laws.

If the amount of land set aside for residential development remains static, how high could future land prices in the Stockton area go? This is difficult to determine, but at least one study, comparing land prices in California with ten other states, found that there was an increase in this state of 88.5% in land costs over a three year period between 1976 and 1979. This was by far the largest percentage increase among those states in the survey, despite the fact that inflationary pressures, other than those which result from growth control measures, were felt nationwide. It is interesting to note that in the State of Florida, which has experienced a higher rate of growth than California, land prices increase by only 19% over the same three year period. The study concluded that although land was available in California, the steep increase in land prices was the result of widespread use of growth control measures by communities where the demand for housing was high, particularly in the Bay Area and growth areas of Southern California (Kenneth T. Rosen and Lawrence Katz "The Effects of Land Use Controls on Housing Prices"; The Center for Real Estate and Urban Economics, University of California, Berkeley 1980).

Will the growth control boundaries have enough impact on the supply of land in the Stockton area to create a land cost push similar to the 29.5% annual increase experienced statewide between 1976 and 1979? If this percentage increase occurs over the 5 year planning period, land will cost 148% more in



1989 than in 1984. There are, of course, many variables involved in the equation and predicting even normal inflationary trends is difficult at best. Recent studies of land use regulations and growth control laws, however, have concluded that while environmentally sound, such controls have the negative effect of raising prices to the point that many potential first-time home buyers are forced out of the housing market.

It is each community's responsibility to maintain a balance between the deleterious effects of urban sprawl and committing sufficient land for urban development to hold housing prices at an affordable level. Using its regulatory powers (zoning, subdivision regulations, powers of eminent domain) the City can help stabilize land costs while influencing the timing and location of sites available for development.

Goal: To assure the adequate provision of sites for housing of all types.

Policies:

1. Designate on the General Plan sufficient vacant land for residential purposes to accommodate anticipated population growth and monitor the continued availability of such vacant land.
2. Locate residential uses in close enough proximity to main transportation routes to ensure convenient access to employment centers, schools, shopping and recreational facilities.
3. Potential sites for residential development should be adequately served by public utilities, minimally impacted by noise and blighted conditions, and compatible with surrounding land uses.
4. Seek assurances from San Joaquin County that no residential developments shall be approved that are contrary to the City's General Plan.
5. Encourage the construction of new homes on vacant lots in developed areas where most public improvements have already been installed.

AFFORDABILITY

The provision of housing that is affordable to persons of all income levels is an important issue in Stockton. For reasons discussed before, it appears unlikely that market forces alone will produce housing that is affordable to lower-income households. Although many of the programs required to make housing affordable to all persons are beyond the City's financial capability, there are actions that localities can take or avoid, which impact housing costs. Unfortunately, the provision of affordable housing, particularly in the rental housing market, may conflict with a desire to preserve housing and neighborhoods. This conflict requires a delicate balance between the policies of preserving established neighborhoods and providing affordable housing.

Goal: To ensure the adequate provision of housing for all economic segments in the community.

Policies:

1. Undertake economically feasible programs to provide housing throughout the city to meet the needs of low- and moderate-income households.

2. Vigorously pursue federal and state housing assistance programs designed to help meet the needs of low- and moderate-income households.
3. Encourage the participation and financial commitment of private and non-profit entities in attaining housing goals.
4. Promote the use of new and innovative housing systems constructed on and off-site which reduce costs without sacrificing quality.
5. Encourage the provision and continued availability of a range of housing types throughout the city, with variety in the number of rooms and level of amenities.

#### GOVERNMENTAL CONSTRAINTS

Section Two (page 67) included an analysis of governmental constraints related to the provision of housing. Some of these constraints are necessary, even in the face of clearly identified housing needs, for the protection of the public health, safety or welfare, such as the Uniform Building Code and various land use controls. Others may be within the purview of local government to modify in order to lessen any existing or potential negative effects they may have on the provision of housing. The City may be able to take steps to reduce processing times, remove barriers to housing development, and expand housing choice.

Goal: To address and, where appropriate and possible, remove governmental constraints to the development, improvement, and maintenance of the housing stock.

#### Policies:

1. Analyze the possibility of modifying the residential land use designations on the General Plan 2000 map.
2. Explore possible modifications to the Zoning Code which could increase the development of affordable housing, such as incentives, bonuses, and flexibility in certain standards and requirements, etc.
3. Plan for the timely and adequate expansion and/or improvement of public improvements and infrastructure to coincide with housing development and improvements.
4. Continue efforts to streamline the local permit approval and review processes.
5. Evaluate the City's fee structure as related to applications for housing developments in terms of the actual cost of services, contribution to construction costs, and appropriateness of the fee schedule applications (i.e. fixed fees, fees based on project size or value).

#### PRESERVING HOUSING AND NEIGHBORHOODS

The City of Stockton has made housing preservation and conservation a high priority. Since the mid-1950s, the city has been actively engaged in a number of residential renewal and rehabilitation projects in older sections



of east and south Stockton. In recent years the dramatic rise in construction costs has put the purchase of new homes out of reach of more and more families, further pointing up the need to conserve as much of the existing housing stock as possible. One of the potential problems facing Stockton is the age of its housing stock. Over 17% of all units in the city are over 40 years old and 29% are over 30 years old. The age of the housing stock is important from the standpoint that as a unit ages, it requires maintenance or rehabilitation on a more frequent basis. Furthermore, many of these units do not presently meet basic electrical and plumbing codes. To compound the problem, the great majority of the older homes are located in economically depressed areas where home owners or renters residing in these units are financially incapable of substantial rehabilitation efforts. Recognizing these needs, the City is presently engaged in a number of neighborhood revitalization and urban redevelopment projects aimed at restoring the older sections of the city. These programs were explained in Section One (page 53).

Goal: To conserve and enhance Stockton's neighborhoods.

Policies:

1. Encourage the maintenance and repair of existing owner-occupied and rental housing to prevent deterioration of housing in the city.
2. Encourage the rehabilitation of substandard and deteriorating housing, where feasible.
3. Where possible, take action to promote the removal and replacement of those substandard units which cannot be rehabilitated.
4. Provide and maintain an adequate level of community facilities and municipal services in all community areas.
5. Improve and upgrade community facilities and services where necessary.
6. Continue active programs of code enforcement, demolition, interim rehabilitation assistance and related activities.

HOUSING ACCESSIBILITY

Ethnic residential segregation, historically a problem in Stockton, is highly interrelated with other aspects of housing and housing accessibility. The promotion of housing opportunities for all persons includes promoting a variety of housing types at a variety of locations which are within the means of a variety of Stockton's residents. In this way, a more balanced and diverse community develops and the trend of segregation may be slowed or reversed.

Efforts on the part of the city to provide infrastructure improvements in project areas defeat to some extent the goal of achieving spatial deconcentration of housing opportunities because it has been experienced that long-term residents of an area remain there. Infill and population substitution achieve a better ethnic mix.

Existing Federal and State Laws prohibit housing discrimination based upon race, color, religion, sex, national origin, and ancestry. The problems



associated with housing discrimination and accessibility usually fall into two general areas: discrimination in the sale or rental of housing, and conflicts between landlords and tenants.

A major constraint to overcoming discrimination is its identification and documentation. It is generally felt that housing discrimination is subtle and indirect and that the degree of housing discrimination is actually higher than is reported.

In June, 1981, a Community Housing Resources Board was reorganized in Stockton by the U.S. Department of Housing and Urban Development to assist in implementing an affirmative fair housing marketing agreement between that agency and local realtors. The Stockton City Council also adopted a resolution endorsing the principles of fair housing and assigned staff of the Community Development Department to help citizens file complaints with the appropriate State or Federal Agency if they believe they have been discriminated against (the State Fair Employment and Housing Department had only one reported case of discrimination in housing practices in San Joaquin County during fiscal 1979-80).

One other problem which should be considered is that of handicapped and elderly persons whose access to decent housing may be prevented by discriminatory practices, high costs or by architectural barriers. Although the potential costs of barrier-free provisions have been discussed in Section Two (page 76) a policy promoting housing for this segment of the area's population would be appropriate because lack of assistance to these groups may constitute a subtle, if unintended, form of housing discrimination.

Goal: To promote housing opportunities for all residents and support the elimination of discrimination in housing based on race, religion, sex, marital status, ancestry, national origin, color, or other arbitrary factors.

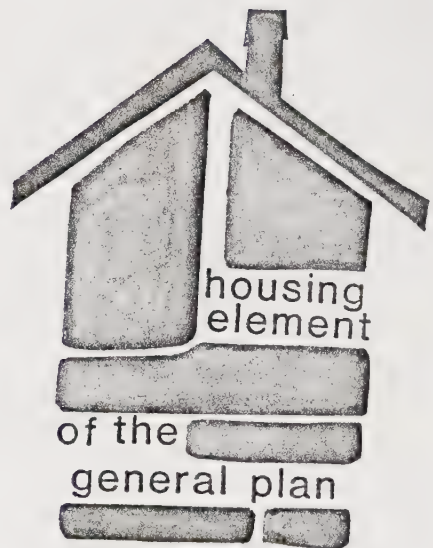
Policies:

1. Support the strict observance and enforcement of antidiscrimination laws and practices.
2. Evaluate the ethnic segregation effects of new or contemplated policies, programs, and developments and avoid decisions which will increase segregation.
3. Encourage the provision of housing units to meet the needs of families of all sizes.
4. Promote housing which meets the special needs of the handicapped and elderly segments of the population.



## SECTION VI

# HOUSING OBJECTIVES







## HOUSING OBJECTIVES

The heart of the Housing Element lies in the development and implementation of a housing program. Section 6450 of the Housing Element guidelines calls for a description of programs which includes specific objectives, strategies for action, sources of financing or funding, responsible agencies, and a schedule for implementation.

This section proposes objectives relative to the housing needs which were identified earlier in this document. They are discussed within the policy framework which was developed in the previous goals and policies section.

### ADEQUATE SITES

State Law: "Each community shall identify adequate sites which will be made available through appropriate zoning and development standards with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory built housing and mobile homes, in order to meet the community's housing goals."

1. Objective: Continually monitor the price of land in various locations to determine whether its value is escalating beyond the point of ordinary inflationary trends and is beginning to exert an unreasonable pressure on the price of new housing.

Discussion: As indicated in preceding sections, the cost of housing and the reasons for its continuing escalation are made up of a number of complex factors, many of which are outside the ability of local government to control. Basically, these costs are composed of two components, the cost to produce a new house and the cost of the loan to purchase the house, since few potential home buyers are in a position to pay cash. The most effective devices used by local government to control prices are employed to influence the former, the cost to produce the house. A number of strategies and programs are being carried out to achieve this end, but the most effective and least costly, in terms of direct monetary outlay, is a policy that insures an adequate supply of land for residential uses. Does land supply affect the cost of housing? Recent studies indicate it does and cite as examples housing costs in the Bay Area and southern California. During the early 1970s the median price of homes in both areas were comparable to the national median. During this period, some of the nation's most restrictive growth control measures were enacted by communities in both areas and, since that time, housing costs in these communities have risen to over double the national average. Studies indicate that because factors influencing housing costs are fairly uniform nationally, the forces of high demand and limited supply have acted to drive up housing prices in both sections of the state.

Communities which use strong growth control measures defend these devices as necessary to preserve open space and prevent the erosion of municipal budgets. Stockton, which also found it necessary to protect against the excesses of sprawl, developed an urban limit line. As recent studies indicate, such a device may raise the cost of land to disproportionately high levels.

One means of preventing this from occurring would be to monitor land prices on a continual basis to determine whether land prices in relation to other housing costs have reached the point of pushing the total cost of a new house to

unreasonable levels. At the present time, the cost of raw land represents 7% to 10% of the total cost of building a new home. If, for example, it has been determined that land prices are increasing at a higher rate than that of other construction components (labor, materials, etc.) and this ratio has been altered to the point that land prices now comprise 15% to 20% of a new homes cost, there would then appear to be sufficient justification to triggering a re-examination of the General Plan's residential land supply and to possibly revise the Housing Element prior to the required 1989 update. The purpose of this evaluation would be to determine where these cost pressures are occurring, why they are occurring and what steps can be taken to ease the situation. Examples of some of these steps include a modification of the growth boundaries in areas of high demand to expand the amount of land "available" for residential development, permit higher densities on land presently designated residential or change the General Plan from an existing nonresidential designation (commercial, industrial, etc.) to a residential designation. The latter step may, however, involve compatibility problems with neighboring land uses. Unfortunately, the act of amending the General Plan is not, in itself, sufficient to make such lands desirable for housing, but only indicates a City policy to encourage this type of land use in a particular area.

Responsible Agency: City of Stockton, Community Development Department.

2. Objective: Continue and expand the city's land banking program to provide land for low and moderate priced housing throughout the city in accordance with the City's locational policies for residential uses.

Discussion: Land banking is a means by which a public agency acquires either developed or undeveloped land and holds it off the market until either public or private resources are available for the construction of low and moderate priced housing. There are several advantages to land banking. First, the program shields against the inflation of urban land prices, thereby providing a means for the City to promote decent housing at affordable prices. It also allows the City to control the location, timing and nature of development on a given site. An example of a form of land banking already being practiced by the City of Stockton is the acquisition of a portion of a superblock in the McKinley project area (Nabors Estates). A total of 26 lots were created by the City. Twenty-one of these lots have been sold and low and moderate cost homes have been constructed or are presently under construction. A similar land banking project is now in the development stages also in the McKinley project area (Homestead Canal). This project will create 38 single-family lots for eventual development.

Responsible Agency: City of Stockton, Community Development Department.

3. Objective: Develop zoning ordinances to implement mixed development concepts.

Discussion: Zoning and land use controls, while necessary for the preservation of existing neighborhoods and the promotion of orderly growth, also act to inhibit the use of mixed development concepts. A mixed development concept is one in which the developer of a sizable vacant parcel proposes a variety of land uses, ranging from low-density and high-density residential to commercial and light industrial, provided certain performance standards are met and compatibility is achieved to the satisfaction of the Planning Commission. Such developments would be achieved by applying an overlay zone to larger bypassed parcels where design and/or serviceability problems make their development with conventional residential units infeasible. Under this concept, higher initial development costs are spread over a number of different land uses, making it



feasible to develop the site with lower cost housing, mobile homes or factory built units.

Responsible Agency: City of Stockton, Community Development Department.

4. Objective: Develop housing for low and moderate income households within the Community Development Block Grant Project Areas.

Discussion: Within the adequate sites discussion of Section II, (page 84), the amount of vacant land within the Community Development Block Grant project areas which is available for residential development was identified. These sites can be used to promote housing for low and moderate income households. The City's new program of providing a subsidized loan package for single-family lot acquisition can be used to help provide this housing. This program is projected to start in early 1984 and will be capitalized by \$250,000 in a revolving loan fund. Lot prices within the project areas available for development average \$10,000. This program could promote the development of approximately 25 housing units during each loan cycle.

Responsible Agency: City of Stockton, Community Development Department.

AFFORDABILITY

State Law: "Each community shall assist in the development of adequate housing to meet the needs of low- and moderate-income households."

1. Objective: Develop housing designed specifically for larger families.

Discussion: Section III (page 105) indicates that there are over 1,300 lower-income large families (5 persons or more) that are paying in excess of 25% of their monthly gross income for housing. The need to house large families is particularly acute because of the lack of affordable units of sufficient size to house these families without promoting overcrowded conditions. The Local Housing Authority indicates that, although funds are available, large families are finding it extremely difficult to locate existing rentals with enough bedrooms to meet their needs. The obvious solution is the construction of a new, large family housing complex, but even if the funds were available there are two problems. First, Article 34 of the State Constitution requires local voter approval before a public agency can "develop, construct or acquire" a low-rent housing project. Second, there is often considerable public opposition to these types of projects at the neighborhood level.

One solution to this dilemma is to use an existing housing project and fund the conversion of small units into larger units. For example, the nine 4-bedroom units in the Sierra Vista Public Housing Project will be supplemented by 22 additional larger units as part of a modernization effort. At the completion of this modernization effort (completion is scheduled for early 1987) eleven 4-bedroom units and eleven 5-bedroom units will be added to the Sierra Vista Project.

Responsible Agency: City of Stockton, Community Development Department and the Housing Authority of the County of San Joaquin.

2. Objective: Support an increase in funding for assisted housing through the Section 8 program.

Discussion: The federal government's Section 8 rent subsidy program is the main source of housing assistance for low-income persons. The program operates by

providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the tenant's contribution toward the rent (at least 15%, but not more than 25% of income).

Section 8 has three separate parts--New Construction, Substantial Rehabilitation, and Existing Housing. The New Construction and Substantial Rehabilitation programs guarantee Section 8 payments to the owner of newly constructed or rehabilitated developments whenever tenants residing in the project are eligible to receive Section 8 assistance. The Existing Housing Program, in contrast, gives a subsidy to the owner of an existing housing unit whenever an eligible family rents that unit. That is, in the first two programs, the subsidy is tied to the housing units. Under the Existing Housing program, the subsidy follows the family which, by its choice of housing, determines where the payments shall be made.

Existing housing assistance is administered through the Local Housing Authority, while the New Construction and Substantial Rehabilitation programs are administered by the housing sponsor on a project by project basis. An example of a recent new construction project is the development of a 150 unit elderly housing project, approved several years ago by the Stockton electorate, located in the Waterfront project on the Stockton Channel.

The City of Stockton's Housing Assistance Plan (HAP) has established a three year goal for assisted rental housing of 38 elderly, 142 small family and 20 large family households in addition to those households already receiving rental assistance.

Responsible Agency: City of Stockton, Community Development Department and Housing Authority of the County of San Joaquin.

3. Objective: Maintain the City's capacity to sell tax exempt bonds in order to assist in the development of new and existing owner-occupied housing units for lower- and moderate-income families.

Discussion: As indicated in Section I (page 55), the City of Stockton has \$17,300,000 available for mortgages through the sale of revenue bonds by the Stockton-Vacaville Home Financing Authority. The use of revenue bonds allows the City to take advantage of the fact that interest earned on these bonds is exempt from federal taxes, making them attractive to investors in higher tax brackets who are willing to accept a lower interest rate in exchange for the tax exempt status. This bond program has not been widely used to date, but this may be the result of the unique financial climate of the last 6 to 10 months (i.e. recession, high unemployment, falling interest rates). Maintaining this program continues to be one of the most useful tools available to the City for reducing the cost of housing and promoting home ownership opportunities.

Responsible Agency: City of Stockton, Finance Department.

4. Objective: Establish a program of scattered sites for low-rent housing projects.

Discussion: Voter approval of an Article 34 ballot measure is required to permit the Local Housing Authority to develop low-density public housing on scattered sites. A program for locating public housing on scattered sites has been in effect in Tracy for a number of years. An Article 34 measure was approved a number of years ago by the voters of Tracy which has allowed the Local Housing Authority to develop, as funds become available, a total of 55



units of housing for both the elderly and large families throughout that city. Implementation of the program has permitted the Authority to locate its tenants in a neighborhood atmosphere instead of the dense, crowded conditions associated with conventional housing projects.

Responsible Agency: City of Stockton, Community Development Department and Housing Authority of the County of San Joaquin.

5. Objective: Make available home improvement loans that are affordable to low- and moderate-income households.

Discussion: Home improvements are designed to enhance the value and livability of a home and to extend its useful life. Most lower-income families living in older homes are not in a position financially to pay the high monthly costs of a relatively short term home equity loan offered by private lending institutions. Although in the process the value of the home is being increased, this additional value cannot be captured until the home is sold. To overcome this problem, it is possible for Stockton, with its own funds or using leveraged funds from private sources, to make such loans available at below market rates and then to recoup the difference between the market rate and the rate charged the home owner when the house is sold. The rates charged to qualified applicants are established at a level so that the payments made on the improvement loan, plus their usual mortgage payments, would not exceed the 25% maximum established in Section III (page 103). If, for example, an applicant's mortgage payments already exceed the maximum, then no payment would be required on the loan. All loans would have attached a payment schedule which varies depending on the amount of the loan and the length of amortization. Any household making monthly payments less than the amounts called for in the schedule would then be required upon sale or title transfer to pay the difference between the amounts called for in the schedule and the payments it was making.

Responsible Agency: City of Stockton, Community Development Department

6. Objective: Develop a house relocation program to utilize the homes scheduled for removal or demolition due to the completion of the Crosstown Freeway.

Discussion: The completion of the Crosstown Freeway is scheduled to begin in 1985. This completion will be accomplished in three phases. Phase I (from Stanislaus Street to Wilson Way) is expected to begin in 1985. Phase II (from Highway 99 to Filbert Street) is expected to begin in 1988. The final phase completing the freeway (from Wilson Way to Filbert Street) is scheduled to begin construction in 1989. Along this route, over 250 homes must be either removed or demolished. The City may be able to develop a program with Caltrans to relocate these houses and make them available for low and moderate cost housing to either the original owners or other low and moderate income households. Most of the houses available for possible relocation are within the right-of-way scheduled for construction in 1989 (Phase III). Funding for such a program could come from Caltrans under their relocation payment procedures and from the City utilizing Community Development Block Grant funds. In order to utilize Community Development Block Grant funds, the homes must be relocated to a site within one of the six project areas. A relocated home in a project area then may be eligible for a rehabilitation loan or grant. The general area to which homes are relocated may also be eligible for general neighborhood revitalization consisting of street construction and infrastructure development.

Responsible Agency: Caltrans and the City of Stockton, Community Development Department.



7. Objective: Give technical assistance to developers providing low income housing.

Discussion: The Community Development Department's Planning Division will be the principle agency providing technical assistance to low cost housing developers, but the Public Works Department will also be involved. Technical assistance to developers of low cost single-family housing (\$45,000-\$55,000) will consist of assessing zoning and General Plan compatibility of proposed developments, providing inputs on subdivision design (i.e. street configuration and circulation, drainage, sewerage connections, frontage improvements, etc.) review compatibility of proposed subdivisions with surrounding properties, assessing compliance with all applicable Codes and ordinances, providing information on CEQA requirements, preparing environmental impact reports, (when necessary) and providing advice on building permit requirements.

Responsible Agency: City of Stockton, Community Development Department.

#### GOVERNMENTAL CONSTRAINTS

State Law: "Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing."

1. Objective: Designate approximately 200 additional acres for high density residential uses on the General Plan 2000 map.

Discussion: With the present designations on the General Plan map, it is estimated that, assuming total build-out, there is only a four year's supply of high density residential land, given past building trends and the projected housing needs already discussed. The Planning Commission has already acknowledged that increased density is one of the ways that affordable housing can be provided. Two hundred additional acres, combined with the 120 acres already designated, has been determined to include enough land in the high-density residential category to meet the demand for the next five years without greatly influencing the cost of the land by limiting the supply and by allowing some choice in the sites that are to be developed. The Commission can make a comprehensive analysis of the locations of the additional land, based on transportation, employment centers, land use, and other considerations.

Responsible Agency: City of Stockton, Planning Commission and City Council.

2. Objective: Develop and administer review processes efficiently, fairly, and in a manner which encourages rather than discourages the development of less expensive housing by private enterprise.

Discussion: Regulatory simplification cuts costs incurred by delay and uncertainty in the review process, controlling one of the factors that increase the price of new housing. The developer follows a logical sequence in building houses, including determining the market, assembling land, obtaining capital, designing site plans and floor plans, construction, and finally selling. Land use regulations should be compatible with this course of development activity, provided it guarantees a standard of quality acceptable to the community and in accordance with State law.

The City has always taken great care to streamline its permit process and to monitor the review process regularly for opportunities to improve it. For

example, staff provides preapplication assistance in the form of informational brochures and meetings, inter-departmental review of projects is streamlined with the Development Review Committee, and the Planning Commission has made efforts to facilitate decisions. Continued analysis of opportunities to reduce unnecessary delay in residential development will benefit the community.

Responsible Agency: City of Stockton, Community Development Department.

3. Objective: Establish a committee consisting of builders, tradespersons, developers, consumers, and other interested persons which would analyze and monitor the building codes, proposed revisions to the codes, and pending legislation which might have an impact on the cost of producing housing.

Discussion: The City presently has a Building Board of Appeals with membership consisting of a general building contractor, a plumbing contractor, an electrical contractor, a mechanical contractor, an architect or engineer, and two lay persons. The expressed purpose of this body is to hear appeals by persons aggrieved due to administrative decisions in the application of the building code and related regulations of the code. The Board may grant variances and/or exceptions to the code where there is discretion allowed, but actual deviations from mandated requirements are not acceptable. Their familiarity and understanding of the provisions, requirements, and limitations of the code enables the board to recommend changes when it sees the need to do so.

It should be noted, however, that much of what is required in the codes is mandated by the State in order to protect the health, safety and welfare of the occupants of the proposed structures, and is, therefore, fairly inflexible. The actual potential for being able to effectuate any significant changes relative to housing costs should be considered strongly in terms of the time and energy required to develop and maintain a committee, and research and monitor changes in the code.

Responsible Agency: City of Stockton, Community Development Department.

4. Objective: Amend the City's Zoning Code to allow for methods or techniques to reduce housing costs and provide for more housing.

a) Amend the definition of family to allow unrelated persons to share housing within a single-family unit.

Discussion: There are families who live in large homes from which children have grown and departed or who have experienced a divorce or death leaving fewer people in the home. These families might be expected to seek smaller units. Recent trends indicate that there are more financial advantages in retaining a larger home than purchasing a smaller one (i.e. higher price of new housing, high interest rates, Proposition 13 tax advantage for pre1976 home ownership). As a result, there has been a reduction in the number of larger homes "trickling down" from smaller older families to larger younger families. This constrains housing turnover and is responsible for part of the housing shortage. House sharing is also responsive to the needs of female headed families (after the death or divorce of spouse) who need to gain income by renting portions of their home or who need to have access to affordable housing in single-family areas. The current definition within the Zoning Code defines family as persons related by blood or marriage or not more than 5 unrelated persons living together as a single non-profit housekeeping unit. This definition is adequate to allow up to 5 persons to share housing in a rental unit but does not allow an owner occupant



to share his or her housing because this would then be a for profit function which is prohibited by the code. A definition of family that is not unduly restrictive was proposed by the American Public Health Association in 1971 for its housing maintenance and occupancy ordinance. The definition of family is "one or more individuals living together and sharing common living, sleeping, cooking and eating facilities".

- b) Modify the Zoning Code to allow in new developments, the sharing of a common wall by right in R-1 zones.

Discussion: The Zoning Code currently requires a minimum 5 foot side yard in the R-1, R-2, and R-3 zones. The PURD ordinance allows for flexibility of design which includes a zero side yard but the PURD ordinance also requires provision and maintenance of common open space and, currently, a minimum two acre parcel of land. Allowing a zero side yard by right in the residential zones allows flexibility in the development of housing and may help to reduce housing costs.

- c) Modify the Zoning Code to allow accessory housing units within the single-family zone.

Discussion: One approach to ease the affordable housing shortage is the creating of accessory units. These units are built in single-family zones and provide independent living quarters (including kitchen and bathroom) on the same lot as the primary home. The purpose of these units is to expand housing opportunities in single-family zones. A side benefit is the generation of rental income for the owner of the single-family unit. Also important is that having a tenant may reduce the sense of isolation and increase the ability of elderly homeowners to maintain their homes. For those renting the accessory unit it offers the opportunity to pay affordable rents.

In order to maintain a single-family ambiance, accessory unit regulations can be drafted so that the existing lifestyle is preserved. Requirements could include owner-occupancy of the principle unit, a minimum age for the tenant, a minimum lot size, a maximum floor area for the accessory unit, requirements that the exterior of the building not be changed or that the tenant must be related to the homeowner.

Responsible Agency: City of Stockton, Community Development Department.



## PRESERVING HOUSING AND NEIGHBORHOODS

State Law: "Conserve and improve the condition of the existing affordable housing stock."

1. Objective: Actively encourage the maintenance and repair of existing owner-occupied and rental units to prevent deterioration of housing.

- a. Continue the City's beautification and historical preservation programs.

Discussion: The City of Stockton's Award of Excellence Program is one of the ways that the City has encouraged the repair and maintenance of structures throughout the city. These annual awards, presented by the Planning Commission, recognize the efforts of individuals and groups in the rehabilitation and maintenance of the building stock. Continued implementation of the City's Historic Preservation Ordinance, which defines historic preservation districts, is another means of encouraging the preservation of residential neighborhoods.

- b. Establish a paint rebate program to provide home owners with an incentive to improve the appearance of their homes within the city's six designated residential rehabilitation areas.

Discussion: The City of Stockton utilizing Community Development Block Grant monies is establishing a new paint rebate program in six residential rehabilitation projects, McKinley, Homestead/Jackson, Fair Oaks, Moss Gardens, Nightingale/Montclair and Oak Park to improve the appearance of those area homes. The program is voluntary. Participants are reimbursed (limited to a maximum of \$250) for the money they have expended on all materials used in painting the exterior of their home. The size of the job is estimated by a City representative and must be completed within 60 days. The owner is reimbursed after the work is inspected and proof of payment is provided. There are no income requirements and each applicant is eligible only once for each property during the life of the program. A first year appropriation of \$20,000 has been made, but this could be increased if the program proves popular.

Responsible Agency: City of Stockton, City Council, Planning Commission, and Cultural Heritage Board.

2. Objective: Continue the rehabilitation of substandard and deteriorating housing, where feasible.

Discussion: There are several means which the City can utilize in encouraging the rehabilitation of substandard housing. Continued use of Community Development Block Grant funds for residential rehabilitation projects helps to conserve and upgrade the existing housing stock and helps halt other adverse changes in the neighborhood. Under this program, the City administers loans which are used to bring property up to local code standards. Loans may not exceed \$27,000 per dwelling unit.

Locally, the City of Stockton's code enforcement activities, handled by the Building Division, seek to assure that minimum standards of health and safety are maintained.

Responsible Agency: City of Stockton, Community Development Department.

3. Objective: Continue to enforce the removal and replacement of those substandard units which cannot be rehabilitated.

Discussion: Continue the City's housing code enforcement and abatement program, wherein structures that are unsafe and generally unable to be rehabilitated are removed.

Responsible Agency: City of Stockton, Community Development Department.

4. Objective: Increase the City's maintenance program (street cleaning, sidewalk, curb and gutter repair) in deteriorating sections of town as a means of encouraging neighborhood pride and involvement in the upgrading process.

Discussion: With new residential development, subdividers are required to provide all public facilities that serve their developments (streets, sewers, bridges, pumping stations, etc.). However, in the older sections of the planning area, where many public facilities are inadequate or non-existent, it is important that the City take all steps available to provide services at high levels in order to encourage new "infill" development as well as to retain and encourage rehabilitation of existing development.

In the Housing Assistance Plan, several areas have been targeted for the use of Community Development Block Grant monies for public facilities. Moss Gardens, Fair Oaks, Homestead/Jackson, McKinley, and the Oak Park areas are each in need of public improvements, including storm drains, streets, curbs and gutters. In these areas, especially the McKinley area, provisions of facilities have helped to attract private speculative new housing at prices within the reach of lower-income households and unmatched elsewhere in the city.

Responsible Agency: City of Stockton, Community Development Department and the Public Works Department.

5. Objective: Provide technical assistance to home owners wishing to rehabilitate their properties.

Discussion: Home owners who wish to rehabilitate their property but are outside designated project areas are assisted by the Community Development Department's Building Division. They are given, upon request, write-ups on the work necessary to bring their structure up to code and are provided advice on methods and materials for rehabilitation and sources of low interest grants or loans (i.e., P.G. & E. grants and/or loans for weatherization).

Responsible Agency: City of Stockton, Community Development Department.



## HOUSING ACCESSIBILITY

State Law: "Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color."

1. Objective: The City will comply with anti-discrimination requirements.

Discussion: The City of Stockton, as an annual recipient of Community Development Block Grant funds, must comply with a number of federal regulations and mandates aimed at the achievement of national objectives related to housing. The City of Stockton demonstrates its compliance with these objectives in part by developing and implementing a Housing Opportunity Strategy which accompanies the annual application for Community Development Block Grant funds.

In order to publicly reaffirm the policies in the federal requirements, the City endorsed the principle of providing low cost housing and adherence to the Federal Fair Housing Law in the form of a resolution in July 1981. To carry out the intent of the resolution, procedure was established in the Community Development Department's Renewal Divisions project office to handle allegations of housing discrimination. A pre-complaint form is filled out and sent to the State Department of Fair Employment and Housing (DFEH) where it is reviewed to determine whether a possible case of discrimination may exist or other problems such as landlord-tenant relations are involved. If it appears there is a basis for the allegations of discrimination, a full complaint is filed with the project office and sent to the DFEH for investigation and possible enforcement actions.

The City could also consider participation in a HUD-approved New Horizons Fair Housing Assistance Project. A community which participates in this voluntary program agrees to develop and implement a comprehensive fair housing strategy which includes planned activities under the four general categories of Educational Activities, Assistance to Minority Families, Local Compliance, and Special programs. A New Horizons program encompasses housing at all income levels, both public and private housing and involves the private housing industry.

Responsible Agency: City of Stockton, Community Development Department.

2. Objective: The City will continue to support local groups that handle discrimination complaints and education programs.

Discussion: The City will attempt to enlist the participation of the local associations of real estate brokers, home builders, and mortgage lenders in programs to promote affirmative marketing, open housing, and the review of mortgage credit and underwriting criteria that may have an adverse impact on minorities and women. Also, the City can provide resources and data to local housing groups as requested. In June 1981, the Community Housing Resources Board was reorganized to implement an affirmative fair housing marketing agreement with the local realtors. Staff from the Community Development Department has been assigned to assist the Board. With this City assistance, the Board has received a \$24,725 grant from the U.S. Housing and Urban Development Department to provide an educational program relating to nondiscrimination. This educational program includes written information and training materials, workshops and seminars, an informational library, a speakers bureau and a general media campaign informing the public about the non-discrimination laws.

Responsible Agency: City of Stockton, Community Development Department and other appropriate departments.



3. Objective: The City will require special housing provisions for the elderly, handicapped, and families with children.

Discussion: Some of the special provisions which the City has developed include the condominium conversion ordinance, adopted in 1980, which requires active moving assistance for every elderly or handicapped tenant, and families with school-aged children. This assistance includes moving cost reimbursement not to exceed one month's rent. The ordinance also provides that no elderly tenant shall be required to move from the project or be subject to unreasonable rent increases.

Also, the activities of the special review board recently established by the City which reviews the accessibility of new buildings for the handicapped and elderly should be continued. The City's program of installing wheelchair ramps at intersections throughout the City also increases accessibility for the handicapped and elderly.

Responsible Agencies: City of Stockton, City Attorney, Community Development Department and Public Works Department.

4. Objective: The City will assist and support service agencies with the housing problems of the handicapped and elderly.

Discussion: In recent years, Stockton has made progress toward satisfying the communitywide needs of the elderly and handicapped. The Easter Seal Society has recently built a rehabilitation and social center for the handicapped, and the Senior Service Agency has leased a site from the State for a feeding and social center for the elderly in the downtown area. Besides providing needed amenities for the elderly and handicapped, the centers will serve as informational centers and headquarters for communitywide projects. Centers such as these can provide a more thorough needs assessment of the elderly and handicapped so that the City can more efficiently participate in housing and other programs. As these centers become more established, the City, through the use of Community Development Block Grant funds, general funds, or direct participation, may be in a position to offer assistance. The City is currently involved with serving the handicapped to the extent that its Renewal Division administers the Mobility Grant program. This program involves a grant of funds to persons who are permanently handicapped or disabled and reside in any of the six designated Community Development Block Grant project areas. The grants are for up to \$2,000 and can be used to remove architectural barriers or install ramps and grab bars. The program is subject to income limitations that vary according to family size.

Responsible Agency: City of Stockton, Community Development Department.

5. Objective: The City will continue to include special provisions for housing the elderly and handicapped in project areas.

Discussion: To address the special needs of the elderly and handicapped, the City's Housing Assistance Plan (HAP) for 1982-1985 identified a goal of 38 additional units. Some families with a handicapped head of household are also expected to receive housing assistance under the City loan program. As discussed in Section I, a redevelopment plan is progressing that will contain approximately 640 housing units. Of these 640 units, one hundred fifty (150) Section 8 elderly units have already been constructed.

Responsible Agency: City of Stockton, Community Development Department.

## ENERGY CONSERVATION

State Law: "Analyze opportunities for energy conservation with respect to residential development."

1. Objective: The conservation of energy shall be a priority objective in the consideration of development standards for housing.

Discussion: To achieve the objective of energy conservation in both new and existing housing, the Stockton City Council has formed a committee to look into measures that can be taken at the local level to achieve a reduction in energy consumption either through the enactment of law or through promotion and publicity campaigns.

To receive public input on this issue, five citizen subcommittees were formed to advise the City Council on the following issues: alternate energy sources, land use and transportation, municipal wastes, retrofit, and building codes. Recommendations are forthcoming from the subcommittees on an ongoing basis and no deadline has been set for the completion of their efforts.

Responsible Agency: City of Stockton, City Council.





# SECTION VII

## IMPLEMENTATION



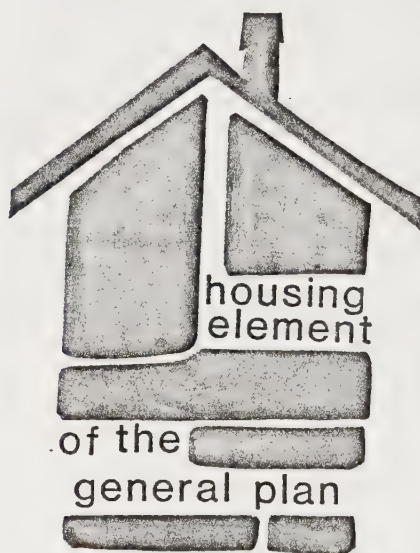


FIVE YEAR SCHEDULE OF ACTIONS

| Project Activity  | Responsible Agency | Funding Source   | Units Affected<br>(Fiscal Year) |         |      |      | Housing Objective<br>Reference Page |     |
|---|--------------------|------------------|---------------------------------|---------|------|------|-------------------------------------|-----|
|   |                    |                  | 1985                            | 1986    | 1987 | 1988 | 1989                                |     |
| Mortgage Revenue Bond Program   | City               | Local            | 45                              | 45      | 45   | 45   | 45                                  | 119 |
| HUD Section 8   | Housing Authority  | HUD              | 65                              | 70      | 65   | 70   | 65                                  | 118 |
| Housing Rehabilitation Loans and Grants   | City               | CDBG             | 85                              | 85      | 85   | 85   | 85                                  | 124 |
| Public Works Improvements in Residential Rehabilitation Projects                        | City               | CDBG             | 470                             | 470     | 470  | 470  | 470                                 | 125 |
| Rehabilitation of Sierra Vista Public Housing Project                                   | Housing            | HUD              | 94                              | 150     | 150  |      |                                     | 118 |
| Single-Family Lot Acquisition   | City               | Jobs Bill        | 25                              | 25      | 25   | 25   | 25                                  | 118 |
| Technical Assistance to Developers Providing Low Cost Housing                           | City               | Local            | 30                              | 30      | 30   | 30   | 30                                  | 121 |
| Land Banking  | City               | CDBG             | 10                              | 10      | 10   | 10   | 8                                   | 117 |
| Paint Rebate Program  | City               | CDBG             | 80                              | 80      | 80   | 80   | 80                                  | 124 |
| Additional High Density Residential on the GP   | City               | Local            | Potential of 2,800+             |         |      |      |                                     | 121 |
| Monitor the Supply of Residential Land in the General Plan                              | City               | Local            |                                 | Unknown |      |      |                                     | 116 |
| Implement the Mixed Development Concept   | City               | Local            |                                 | Unknown |      |      |                                     | 117 |
| Amend the Zoning Code to Provide for Shared Housing, Zero Lot Lines and Accessory Units | City               | Local            |                                 | Unknown |      |      |                                     | 122 |
| Housing Abatement Program   | City               | Local            | 100                             | 100     | 100  | 100  | 100                                 | 125 |
| House Relocation Program  | City<br>Caltrans   | CDBG<br>Caltrans |                                 |         | 50   | 50   | 50                                  | 120 |







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